



e are pleased to provide the *Fund Your Future Counselors' Guide* to help you keep up to date on the major California and federal financial aid programs for college. This guide is a companion piece to the *Fund Your Future Financial Aid Workbook for Students* and the *Fund Your Future* brochure.

In the pages ahead, you will find information on the student aid programs managed by the California Student Aid Commission. There is also a chapter on federal student aid offered by the U.S. Department of Education, including low-interest federal loans administered by the Commission in partnership with EDFUND. In addition, you will find tools for smart money management and financial aid resources on the Web and in print.

In response to requests for financial aid information in other languages, we designed a new fact sheet that summarizes the major programs in eight languages: English, Spanish, Vietnamese, Chinese, Hmong, Tagalog (Pilipino) and Korean (see pages 34-48).

Despite the reductions in other state programs, the Governor and Legislature continue to support funding for the Cal Grant Program. Every graduating senior who applies on time, has at least a 2.0 grade point average, and meets the financial and eligibility requirements is still guaranteed a Cal Grant. For the 2004-2005 academic year, however, the maximum Cal Grant award at independent colleges has been slightly reduced to \$8,322. In addition, funding for State Work-Study, Cal Grant T and the Governor's Scholars Awards was not renewed for a second year, and the Commission again was not authorized to offer new warrants for the Graduate Assumption Program of Loans for Education.

For the latest financial aid news, sign up for our Internet listservs (see page 3 for details). Watch for updates on the renewal of the federal Higher Education Act, which governs the federal student aid programs. This spring, look for bulletins on the proposed funding levels for state aid programs for the 2005-2006 school year.

This coming year, 2005, finds the Commission proudly celebrating 50 years of service to California's students and parents as we continue our mission of making education beyond high school financially accessible to all Californians. We thank you, our partners in the financial aid community, for your ongoing service. We look forward to continuing our collaborative efforts on behalf of students—providing affordable postsecondary education.

We hope you find this guide useful. As always, please let us know how we are doing by e-mailing us at editor@edfund.org.

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President, EDFUND

### On the Web

### http://fsa4schools.ed.gov/ counselors

This U.S. Department of Education Web site for counselors offers handouts for planning and paying for college, a slide presentation for a financial aid night and other materials. College financial administrators will find additional information at www.ifap.ed.gov.

#### www.studentaid.ed.gov

If you have questions about federal financial aid, visit the U.S. Department of Education's site, Student Aid on the Web, or call the Federal Student Aid Information Center toll free at 800.4FED.AID (that's 800.433.3243), TTY 800.730.8913 if you are hearing impaired or 319.337.5665 if you cannot access toll-free numbers.

#### www.calgrants.org

At this Web site, sponsored by the California Student Aid Commission, students will find information on all the Cal Grants in one convenient location.

#### www.csac.ca.gov

The California Student Aid Commission's Web site provides details on all the California state aid programs and how to apply for them. In addition, you will find training opportunities and updates on state aid policies. Or call the Commission toll free at 888.CA.GRANT (that's 888.224.7268) or e-mail customer service at custsvcs@csac.ca.gov.

#### www.edfund.org

At EDFUND's Web site, you will learn more about federal loans offered through the Federal Family Education Loan Program, find tools for financial literacy and more. In addition, information for students and parents is now available in Spanish. You may also call EDFUND toll free at 877.2EDFUND (that's 877.233.3863).

#### www.fafsa.ed.gov

Here you will find FAFSA on the Web, the FAFSA Pre-Application Worksheet, a link to **www.pin.ed.gov**, and the Title IV codes for colleges that participate in the federal student aid programs administered by the U.S. Department of Education.

#### www.edwise.org

Click on this site for EDFUND's online financial planning tool, EDWISE®, which can help students borrow wisely, create a realistic spending plan and more.

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COLLEGE IN THIS GUIDEBOOK REFERS TO ANY COLLEGE, UNIVERSITY, GRADUATE OR PROFESSIONAL SCHOOL, PRIVATE CAREER COLLEGE OR OTHER EDUCATION INSTITUTION BEYOND HIGH SCHOOL.

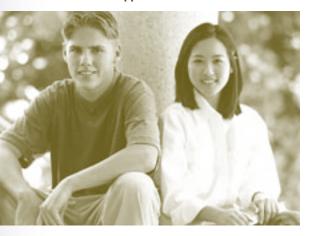
### A LOOK AT

### The Basics

Whether your students are bound for a community college, fouryear public or independent university, or private career college, financial aid is available. The major sources of student aid are the federal government, state governments, colleges and universities, and the private sector.

Financial aid is usually based on need or merit. Most government assistance is need-based, except for federal unsubsidized Stafford loans, federal PLUS loans for parents and Robert C. Byrd Honors Scholarships. Most private and college scholarships are merit-based and may recognize academic or athletic achievement, major or area of study, leadership skills, special talents, career interests, heritage or community service.

The Free Application for Federal Student Aid, the FAFSA™, is the core application for federal and state financial aid. In addition, many colleges use the FAFSA to award their institutional dollars. Often independent colleges require supplemental application forms, such as the College Board's CSS/PROFILE®, or have their own applications to award institutional or private aid.



Students are encouraged to file the FAFSA as soon as possible starting January 1 because most funds are limited. Students may need to file the PROFILE or other applications sooner if their college has earlier deadlines for special admissions programs.

### MARK YOUR CALENDAR FOR NEXT YEAR'S WORKSHOPS

Each fall the California Student Aid Commission and Edfund, in collaboration with the California Association of Student Financial Aid Administrators, hold workshops throughout the state for high school counselors. These one-day workshops cover state and federal aid programs, including recent policy changes. The Commission also provides quarterly two-day Beginning Cal Grant workshops through which financial aid administrators receive in-depth training on the selection and administration of Cal Grant awards. These workshops are held throughout the state. To learn more, go to www.csac.ca.gov and click on "Schools," then "High Schools." Edfund also offers training opportunities at www.edfund.org (select "Schools," then "Training and Workshops" under "Program Guidance," and then "Course Schedule").

### QUICK TIPS

- Every student is eligible for some type of financial aid, and no one should be discouraged from applying. Various circumstances, including a change in family income, a change in number of family members, a change in the number of siblings in college, a job layoff or a medical emergency could affect the types and amounts of financial aid a student is offered.
- Students are encouraged to start their financial aid research early—ninth grade is not too soon—and to pay close attention to requirements and deadlines.
- Students should apply for financial aid before finding out if they have been accepted to college. Otherwise, they may miss priority deadlines.
- The federal government is the largest source of need-based financial aid for students and their families. Major programs include Federal Pell Grant, Federal Stafford Loan, Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant, Federal Work-Study and Federal PLUS Loan (for parents).
- Every graduating California high school senior who has at least a 2.0 grade point average, meets the financial and eligibility requirements, and applies on time is guaranteed a Cal Grant to attend a California college. The guarantee extends to students who earn their GED or who first attend a California Community College and then transfer to a four-year college.
- Many colleges have their own institutional grant, scholarship, work-study, loan or other student aid programs. Students should also explore AmeriCorps, military and veteran benefits, cooperative education, federal tax benefits and other options.
- When completing financial aid applications, students should read the instructions carefully. Careless errors and incomplete information can delay processing, which may result in missed deadlines—and dollars.
- Whether students are dependent or independent of their parents will determine the types and amounts of federal and state aid they may be eligible to receive. Dependency status is determined by students' answers to specific questions on the FAFSA—not by whether they live with their parents or if their parents claim them as dependents on their federal tax return.
- Students who will begin their studies in the spring should still meet the deadlines for a fall start.
- Students who are unsure if they will attend college full time or part time should apply for full-time study because it is much easier to reduce financial aid awards than to increase them.
- Loans can also help students finance their education. Unlike grants and scholarships, loans must be repaid, with interest. Federal loans for students and parents offer low interest rates and flexible repayment options. They may be based on need (for students) or creditworthiness (for parents). Private loans usually are based on creditworthiness and are offered by commercial lenders and a number of colleges.

### RESOURCES

#### FOR YOUR CLASSROOM

#### **College Cash Box**

Everything you need to help students apply for financial aid can be found in the College Cash Box, including a lesson plan, sample application forms and tip sheets. The box, created by the California Student Aid Commission, also contains the English and Spanish language versions of the "Ready, Set, Financial Aid!" video and the "It All Starts Here" FAFSA video. One kit is mailed to the head counselor at every high school in late October. Additional kits are available by calling 916.526.8920 or toll free 888.294.0153.

#### Fund Your Future Workbook and Brochure

You will want to order this guide's companion pieces, the *Fund Your Future Financial Aid Workbook for Students* and *Fund Your Future* brochure, which are also published by the California Student Aid Commission and EpFund. Geared toward high school juniors and seniors, the 36-page workbook covers the entire financial aid process and summarizes the major state and federal programs. It features a month-by-month checklist and worksheets for financial planning and evaluating offers. The brochure is a slim, 20-page guide to the basics of state and federal financial aid. Both publications are available in English and Spanish.

#### The FAFSA and The Student Guide

To order large quantities of the paper FAFSA and the U.S. Department of Education's *The Student Guide*, go to **www.edpubs.org/ml**. You will need your school code, or ML number, from the mailing label of your U.S. Department of Education mailings, found at the upper left corner. For customer service, call 800.394.7084.

#### "Ready, Set, Financial Aid!" Video

This five-minute video, produced by the Commission, provides parents and students with the information they need to get ready to apply for financial aid, including important tips on the application process and critical deadlines. It is ideal for financial aid or college nights and is available in English and Spanish.

#### FAFSA Video

The "FAFSA for Parents" video provides step-by-step instructions for completing the FAFSA and submitting a verified GPA. The 30-minute video is available in English and Spanish from the Commission.

#### Cal Grant March 2 Poster

The Commission's Cal Grant poster promotes the March 2 Cal Grant application deadline.

#### **Cal Grant GPA Verification Forms**

The California Student Aid Commission sends bulk quantities of the GPA Verification Form for Cal Grants A, B and C (form G-4) to schools in the fall in the same quantity your school received the previous year. If your school does not receive forms by the end of November or if you would like additional copies, please contact the Commission. The September 2 GPA Verification Form (G-4.1) must be ordered from the Commission each summer.

#### Life 101

In *Life 101*, a free newspaper available once a year in December (publication no. L-49), high school seniors can read about the major sources of state and federal financial assistance. The eight-page, full-color publication also contains useful tips on personal finance and stories that tout the value of a higher education.

#### "The Power of Education" and "College: Making It Happen" Videos

"The Power of Education," a 26-minute video, showcases individuals, including a state senator and a police chief, who were the first in their families to graduate from college. "College Making It Happen," a 30-minute video hosted by Edward James Olmos, captures the stories of several people whose seed to success was planted in education.

#### Other Tools

You can get additional publications, videos and posters covering college planning, early outreach, financial aid, personal finance and loan management from the California Student Aid Commission and EDFUND. A number of them are described on page 27 or listed on the order forms in the back of this guide.

Materials produced by the California Student Aid Commission may be ordered by using the Commission's publications order form in the back of this guide or by going to www.csac.ca.gov, e-mailing publications@csac.ca.gov, calling 888.294.0153 or writing to the California Student Aid Commission, P.O. Box 419027, Rancho Cordova, CA 95741-9027. Materials produced by EDFUND may be ordered by using the EDFUND order form in the back of this guide or by going to www.edfund.org, e-mailing publications@edfund.org, calling 877.2EDFUND, writing to the EDFUND Shipping Center, P.O. Box 419045, Rancho Cordova, CA 95741-9045 or calling 916.526.7282 for personal service. All materials are free as a service of the California Student Aid Commission and EDFUND.

### [TIP]

You will find slide presentations for your financial aid workshops at http://fsa4schools.ed.gov/counselors and www.nasfaa.org (click on "Financial Aid Night" to the left).

### KEEP UP ONLINE

Why wait for the mail? By signing up for the Commission's List-Services, EpFund-*Link*™ and News You Can Use, you will receive the latest news from us at your desktop as soon as it is posted.

#### **CSAC List-Services**

You can keep connected to the California Student Aid Commission by signing up on one of the Commission's list servs available to counselors and financial aid professionals. To subscribe, simply log on to **www.csac.ca.gov** and select the Links option. The lists are secured with a generic ID and password available through the Commission's Help Desk at 916.526.8989 or toll free 888.294.0148.

#### EDFUND-Link

When you sign up for EdFund-Link's "High Schools" list, you will receive information and training opportunities of interest to high school counselors, helpful reminders of upcoming deadlines and other financial aid news. Subscribers to the "Schools" list will receive additional bulletins pertaining to the implementation and administration of state aid programs, new services and training workshops for college financial aid administrators. You also have the option of receiving Dear Partner (Colleague) Letters and Direct Loan bulletins as they are released by the U.S. Department of Education.

Subscribing is easy, whether by e-mail or on the Internet. By e-mail, write to edlink@edfund.org and ask to be a subscriber. Be sure to indicate the list you are subscribing to. Or go to www.edfund.org, select "Quick Links" and then "EDFUND.Link." You can also mail your request to EDFUND, Training and Policy Unit, P.O. Box 419045, Rancho Cordova, CA 95741-9045. If you have questions, please e-mail them to edlink@edfund.org or call 916.526.7321.

#### **News You Can Use**

News You Can Use at **www.edfund.org** features original news stories and digests, plus links to key sources of higher education and financial aid news throughout the country. While there, sign up to receive the weekly EDFUND e-News, a summary of the week's news story and a direct link to the News You Can Use page.

## The Financial Aid Process

#### It Starts With the FAFSA

The information students provide on the Free Application for Federal Student Aid is used to determine their eligibility for federal and state financial aid. Many colleges also use the FAFSA to award institutional dollars. The FAFSA is available online at www.fafsa.ed.gov and on paper, in both English and Spanish.

The 2005-06 FAFSA must be used to apply for aid for the 2005-06 academic year. Under federal regulations, it cannot be mailed or filed before January 1, 2005. Applications received before then will be returned unprocessed. Only one FAFSA needs to be submitted by students for each school year, and photocopies or faxes of the form are not accepted.

#### Other Application Forms

For private scholarships and institutional aid, students may need to meet different requirements or complete other forms. For example, hundreds of schools and scholarship organizations nationwide use the College Board's CSS/PROFILE application to help them award private financial aid. Unlike the FAFSA, the PROFILE costs money to file and send to each college that requires the application, although fee waivers are available. The PROFILE can be filed online or on paper beginning September 15. To learn more, students should contact their college's financial aid office, or the College Board toll free at 800.778.6888 or www.collegeboard.com.

In addition, colleges may require their own application forms for institutional and private aid, so students should be sure to contact each college directly.

Three California state aid programs—Child Development Grant, Law Enforcement Personnel Dependents Grant and California Chafee Grant—require their own application forms in addition to the FAFSA. For federally funded Robert C. Byrd Scholarships, students must file the program's application form but not the FAFSA. To learn more, see pages 15-16.

### Financial Aid Eligibility

The determination of a student's eligibility for federal and state financial aid begins with the calculation of his or her financial need. This is the difference between the college's cost of attendance and what the student (and his or her family) can be expected to pay. Each college has its own cost of attendance or student budget that includes tuition, fees, housing, food, books, transportation and personal expenses for the year. It may also include an allowance for the rental or purchase of a computer. Child care or other dependent care costs and additional expenses for students with disabilities not already covered also may be included in the cost of attendance.

The amount students and their families can be expected to contribute toward the year's college expenses is known as their expected family contribution, or EFC. The information students report on the FAFSA is used to calculate their EFC using a standard federal formula. Often independent colleges use their own institutional formulas (and supplemental application forms) to determine who receives their private financial aid dollars.

Whether the college's cost of attendance is high or low, a student's EFC in most cases will be the same for federal and state aid—but he or she may be eligible for different types and amounts of aid at different colleges.

Students usually will not have to pay their contribution in one lump sum. Also, their calculated EFC may or may not be what they end up paying. Many factors will affect their bottom line. For example, the college's cost of attendance contains both direct (fees and tuition) and indirect (housing, food, transportation and personal) expenses. Also, some colleges may choose to count assets that the FAFSA ignores, such as home equity, when awarding their institutional resources. In addition, financial aid funds are limited, so not all colleges may be able to meet all of every student's financial need. Therefore, some students may have to pay more than their EFC.

### ASSETS AND FINANCIAL NEED

In addition to both taxable and nontaxable income, the FAFSA requires students to report certain assets, including savings, stocks, mutual funds, college savings plans, real estate investments and trusts. The FAFSA does not ask about home equity or the value of the family farm, or the value of any prepaid tuition plans, annuities, life insurance plans and 401(k), Keogh, non-education IRAs and other retirement funds held by the student or parent. However, independent colleges often count home equity (some colleges now cap equity instead of considering the total current market value of the home) and other assets to determine eligibility for their institutional funds.

### TIP

Students should file the FAFSA as soon as possible starting January 1 and before their earliest financial aid deadline—and in California, definitely no later than the March 2 Cal Grant deadline. In addition, they may need to file the PROFILE or other applications sooner, if their college has earlier deadlines for special admissions programs. Students should use estimates if they have not filed their 2004 federal income tax return rather than miss a deadline. (Starting in 2005, students who provide estimates may receive a notice from the U.S. Department of Education reminding them to make corrections to their FAFSA, if needed.)

### THE EFC CALCULATION

For dependent students, their EFC will take into account:

- their income and their parents' income
- the current net value of their assets and their parents' assets
- the age of their oldest parent living in the household
- the number of children and other dependents in their family
- the number of children in college in the coming academic year.

For independent students, their EFC calculation will be based on:

- their income and assets and, if married, their spouse's income and assets
- the number of children and other dependents in their family
- the number of family members in college during the coming academic year.

### **Dependency Status**

Whether students are dependent or independent will affect their eligibility for need-based financial aid. Dependency status is determined by students' answers to the questions in Step Three of the FAFSA—not whether their parents list them as a dependent on their taxes or if they live on their own.

For students who are considered dependents, their parents' ability to contribute to their college costs is considered; independent students will be evaluated on their own—their parents' income and assets will not be counted for most financial aid. (Independent students may need to include their parents' financial information for some private scholarships and college aid.)

Students whose parents are divorced or separated should read the FAFSA instructions for guidance on which parent's information to report.

For the 2005-06 school year, students are considered to be independent if at least one of these describes them:

- They were born before January 1, 1982.
- Both their parents are deceased, or they are or were (until age 18) a ward or dependent of the court.
- They have children for whom they provide more than half the support.
- They have dependents (other than a spouse or children) who live with them and for whom they provide more than half of their support and will continue to support through June 30, 2006.
- They are working on a master's or doctorate degree, or graduate certificate.
- They are married as of the date they file their FAFSA.
- They are veterans of the U.S. Armed Forces, or they attended a service academy and were released under a condition other than dishonorable (also see the FAFSA the definition of "veteran").
- They have unusual circumstances, as documented by their college's financial aid administrator.

### PROFESSIONAL JUDGMENT FOR UNUSUAL CIRCUMSTANCES

A college financial aid administrator can make a professional judgment to override a student's dependency status only on a case-by-case basis, and each student's file must contain appropriate documentation of the extenuating circumstances. Colleges may require different kinds of documentation. For instance, students may be asked to submit a letter from a professional (for example, a counselor, pastor or psychologist), as well as a personal statement of their unique circumstances.

The financial aid administrator who authorizes the override does so only for that particular college. If the student attends another college, the financial aid administrator at the second college must make his or her own professional judgment.

To help students through this process, encourage them to work with the college's financial aid administrator to find out exactly what is needed. It is especially helpful if you can provide a private place and a telephone for their use.

If there are circumstances your students (or you) feel should be considered, have your students send the additional information directly to the financial aid office of each college they are considering. They should put their name, date of birth and Social Security number at the top of each page. You may also offer to contact the college's financial aid administrator to assist with any documentation or explanation of special circumstances.

### The Student Aid Report

Within two weeks of electronically submitting their FAFSA or four weeks of mailing it, students should receive their Student Aid Report, or SAR. Students who file electronically and provide an e-mail address may receive their SAR within 72 hours.

Students who file the paper FAFSA and do not provide an e-mail address will receive an eight-page paper SAR on which they can make corrections. Students who file FAFSA on the Web and provide an e-mail address will receive a two-page SAR Information Acknowledgement through a secured Web site that summarizes the information they provided on their FAFSA. To make corrections, they will need to use their PIN at www.fafsa.ed.gov or call 800.433.3243 to have a paper SAR sent to them.

The SAR summarizes the information students (and their parents) provided on the FAFSA and lists their EFC, which is the number used to determine their financial aid eligibility. Students should look for the number next to the "EFC" at the top—there will not be a dollar sign. If there are any numbers after the EFC, even zeros, then an EFC has been calculated. (If the EFC is zero, then no family contribution is expected.) If there are no numbers, then students must complete or correct and return their SAR before an EFC will be calculated.

Each college that students list on their FAFSA will receive an Institutional Student Information Record, or ISIR, which is an electronic version of their SAR. Using the ISIR, the financial aid administrator will determine their financial aid eligibility by subtracting their EFC from the college's cost of attendance. The administrator will then put together a financial aid award package for eligible students once they have been accepted for admission.

The California Student Aid Commission also receives the ISIR of all students who indicate they are a California resident and list at least one qualifying California school on their FAFSA. This is used to determine their eligibility for a Cal Grant and other California state aid.

### [TIP]

For a preview of FAFSA on the Web for 2005-06, go to http://fafsademo.test.ed.gov (user name:eddemo, password:fafsatest) in the fall to show your students what they can expect. This demonstration site is for high school counselors and college financial aid administrators only.

### [TIP]

Students who do not receive their SAR within four weeks, or who would like another copy, should call 800.4FED.AID and follow the automated instructions. Students with PINs can go to www.fafsa.ed.gov to request a duplicate copy of their SAR, even if they filed a paper FAFSA.

## FREE

If you or your students have questions about how to complete the FAFSA, call the Federal Student Information Center toll free at 800.433.3243. The staff are very helpful, there is usually not a long wait and you can call Monday through Saturday (January through March 2, you can also call on Sundays). Online help is available at www.fafsa.ed.gov and www.studentaid.ed.gov/completefafsa. In addition, students can plan to attend one of the Cash for College workshops held each year in January and February throughout the state for one-on-one personal assistance. Dates and locations will be posted starting in October at www.californiacashforcollege.org.

### TIP

Only six colleges at a time may be listed on the FAFSA or SAR. If students would like more than six colleges to receive their FAFSA information, they will first have to delete colleges. This can be done at www.fafsa.ed.gov using their PIN or by calling 800.433.3243.

### Reapply Each Year

To continue receiving federal and state financial aid, students must reapply each year by completing the FAFSA to demonstrate they are still eligible. Students who filed an electronic FAFSA the previous year and have a PIN will find their Renewal FAFSA on the Web at www.fafsa.ed.gov starting January 1. The form will already have much of their biographical information—they will need to fill in only information that has changed and answer any blank questions, such as those dealing with income and assets.

Students who filed a paper FAFSA the previous year may receive a PIN in the mail from the U.S. Department of Education to access their Renewal FAFSA online. If not, they are encouraged to apply for a PIN to access their Renewal FAFSA online. A few students may still receive a paper Renewal FAFSA at their home address in January. If students do not have a Renewal FAFSA by January 15, they should complete a new FAFSA, either online or on paper.

#### ENCOURAGE YOUR STUDENTS TO USE

### FAFSA ON THE WEB

The easiest and fastest way to apply for federal and state student aid is by using FAFSA on the Web at **www.fafsa.ed.gov**. Students can apply 24 hours a day, seven days a week, starting January 1. The site is available in both English and Spanish.

FAFSA on the Web uses skip logic, so students need to answer only those questions that apply to them. Built-in prompts and on-the-spot corrections mean significantly fewer errors. There is also online help for each question. In addition, FAFSA on the Web has a feature that lets students exchange live messages with a customer service representative. The FAFSA can be saved for up to 45 days after each time the application is opened, so it does not need to be completed in one sitting. Another advantage of using FAFSA on the Web is that applications are transmitted to the federal processor within seconds, and students could receive their SAR within 72 hours if they provide an e-mail address.

To help students use FAFSA on the Web, tell them to:

- 1. Apply for a PIN, or personal identification number, ahead of time in the fall at www.pin.ed.gov. If they are dependent students, one of their parents should also get a PIN.
- Print and complete the FAFSA on the Web Pre-Application Worksheet at www.fafsa.ed.gov, which is available in November. It lists the FAFSA questions in the order of the questions on the online FAFSA, which differs from the paper FAFSA.
- 3. Review the FAFSA carefully and print out a copy for their records before transmitting it. Students should also keep copies of all worksheets and other financial records in case their college asks to see them.
- 4. Provide an e-mail address so they will get an electronic message within minutes of transmitting their FAFSA, which will confirm that their application was received and provide an estimate of their EFC. Students should be sure to print and keep a copy of their confirmation for their records.
- 5. Use their PIN to electronically sign the FAFSA. If they (or their parents) do not have a PIN, they can print, sign and mail the signature page. Students who do not have a PIN or printer can still use FAFSA on the Web—they will simply receive a SAR without an EFC that they must sign and return before their EFC will be calculated. Another option: Students may use their PIN to e-sign and a parent may mail in the signature page.
- Avoid peak hours. Students will find faster response times at www.fafsa.ed.gov before 8 a.m. and after 8 p.m. PST.
- 7. Follow up on the status of their FAFSA at **www.fafsa.ed.gov** using their PIN (select "Check Status of a Submitted FAFSA" under "FAFSA Follow-up") even if they filed a paper FAFSA.
- 8. Check their e-mail regularly and look for messages from the U.S. Department of Education directing them to their electronic SAR.

To learn more, go to www.fafsa.ed.gov or call toll free 800.4FED.AID.

#### The PIN

To e-sign FAFSA on the Web, students and parents can apply for a four-digit PIN at www.pin.ed.gov by providing their name, date of birth, Social Security number and other information. The U.S. Department of Education will send them an e-mail within three to five days with instructions on how to retrieve their PIN through a secured Web site or will mail it within seven to 10 days if an e-mail address is not provided. (The link for the PIN is only good for 14 days; PINs not viewed within the 14 days will be mailed.)

PINs should be kept confidential. They do not expire, but if students (or parents) request a new one, only their new PIN will work.

Besides signing their FAFSA electronically, students can use their PIN to check the status and results of their processed FAFSA, make corrections to their FAFSA or SAR, view their federal student aid records at the U.S. Department of Education's central database at **www.nslds.ed.gov**, request a duplicate copy of their SAR and access their Renewal FAFSA next year.

#### **Financial Aid Awards**

Students usually receive a college's financial aid offer in an award letter (some colleges are now e-mailing this letter) after they have been accepted for admission. The letter lists the college's cost of attendance for the year, the types and amounts of financial aid being offered, the terms and conditions of each award, and a deadline for responding. The aid may be need-based, nonneed-based or a combination of the two. Financial aid offers usually will vary by college, and not all colleges may be able to meet all of each student's calculated financial need.

Students do not need to accept their entire aid package. However, if they do not accept the loan or work-study portion, the financial aid administrator usually will not be able to increase any grant funds they have been offered. Students should be sure to let their college know whether they are accepting or declining an award before the college's deadline. (Some colleges require students to sign and return a financial aid response form.) In addition, students should let their financial aid administrator know if their resources or expenses change, both before and during the school year. This includes advising the college of any outside scholarships or other financial aid they may receive.

Students who are applying to more than one college may want to wait until they have heard from each college before making a decision, but they should not delay so long that they miss important deadlines. Or, they may want to accept one college's offer while waiting to hear from other colleges. If so, they should be sure to let the first college know if they choose to attend another college.

Financial aid administrators consider all sources of financial aid, including federal Pell Grants, tuition discounts and private scholarships, when putting together offers. In most cases, colleges will apply outside scholarships toward a student's unmet need or reduce other aid—outside scholarships cannot replace a student's EFC.

### EVALUATING FINANCIAL AID OFFERS

A side-by-side comparison of each college's financial aid offer can help students determine what it will cost them to attend. A quick way for students to compare offers and determine their net costs is to subtract all their grant, scholarship and other free aid from the college's cost of attendance.

When comparing offers, students should ask:

- What is the college's cost of attendance for the year? Does it include all college costs and is it realistic?
- How much aid is being offered in grants and scholarships? Are they renewable each year? Will the dollar amount increase with tuition hikes? What are the terms and conditions? (For example, some colleges require scholarship recipients to maintain a certain GPA.)
- Are merit scholarships available? If so, how do they apply?

- If offered work-study or campus employment, how many hours will they be expected to work each week? What is the hourly pay rate? What is the availability of jobs? Are jobs related to their major or career goal?
- How much loan aid is offered? Are the loans subsidized or unsubsidized? What are the terms and conditions of each loan?
- Will the college apply any outside scholarships toward their unmet need or reduce other aid?
- If grants, scholarships or federal loans do not cover their total calculated financial need, can they dip further into any personal assets or earn the remaining balance through a parttime job or do they need to borrow more?
- Does the college offer a tuition payment plan that allows them to pay in installments?

Students will find a worksheet for evaluating financial aid offers on page 5 of the *Fund Your Future Financial Aid Workbook for Students*.

### FAFSA VERIFICATION

Each year the federal government randomly selects a number of FAFSAs for verification. Applications selected will have an asterisk next to the EFC on the student's SAR. A code is also printed on the college's ISIR. The college's financial aid administrator will ask selected students to verify the information they reported on the FAFSA, usually by asking for copies of their federal tax return or other supporting documentation. Even if their FAFSA is not selected by the federal government for verification, students may be asked by their college for financial records to verify their eligibility for financial aid.



### FEDERAL TAX RETURN INFORMATION

Colleges may ask students for copies of their (or their family's) federal tax return to verify their financial aid eligibility. If students do not have copies of their return handy, federal tax transcripts are available from the Internal Revenue Service by completing form 4506, which can be downloaded at www.irs.gov/ individuals/article/0,,id=110571,00.html, or by calling 800.829.1040. Tax return transcripts show most line items from a tax return as it was originally filed; tax account transcripts show any later changes either the filer or the IRS made after the return was filed. Students should allow two weeks for delivery. If they cannot wait two weeks, they should contact their local IRS office (for emergency requests, documentation of the emergency is required; for example, a letter from a college financial aid administrator).

### [TIP]

Funding for certain financial aid programs may be adjusted as a result of state or federal budget shifts. To learn more, go to www.csac.ca.gov next fall.

### THE FAFSA: FREQUENTLY ASKED QUESTIONS

Here are answers to some common questions to help you assist students with completing their FAFSA.

### **Foster Youth**

- Q: A student lives with her foster parents and their children. Are they the student's family members?
- **A:** No. The student is a family of one person and should report a family size of one.
- Q: A student's foster parents get CalWORKs assistance for her because she is a ward of the court. Is this the student's income?
- A: No, it is not the student's income.
- Q: When a foster youth turned 18 and graduated from high school, his court case was closed. Is he still an independent student even though he is no longer a ward of the court?
- A: Yes. Students are considered to be independent if they are a ward of the court or were a ward of the court until they reached age 18.
- Q: A student was a ward of the court at age 18 when he graduated from high school and went to live with his mother for two months. Did he lose his independent status?
- **A:** No. Wards of the court maintain their independent status if they were wards of the court on their 18th birthday, regardless of who provides their support or where they live.

### **Dependency**

- Q: What is meant by "more than half of their support?"
- A: There is no exact dollar figure to determine this. Support includes money, gifts, loans, housing, food, clothes, car payments or expenses, medical and dental care, payment of college costs and more. Students who are parents must have some means of providing "more than half of their support" for their child to answer yes to this question and may be required to verify the source to the college.
- Q: Can CalWORKs assistance received by a student for her child count toward the "half support test?"
- A: Yes. If the student receives benefits (such as Social Security or CalWORKs payments) in her child's name, these benefits must be counted as the student's support toward her child.
- Q: A student provides over half the support for her son, who does not live with her. Can she answer yes to question 51?
- **A:** Yes, as long as she continues to provide over half of her son's support between July 1, 2005, and June 30, 2006. She should be prepared to provide her college with documentation of her support.

- Q: A student is expecting a child and has no other children. How should she answer question 51?
- A: If she expects her child to be born before or during the award year (July 1, 2005, through June 30, 2006) and she will provide over half of her child's support from the child's projected date of birth to the end of the award year, she can answer yes. She should also be sure to include her child in the question on household size.

### **Divorced or Separated Parents**

- Q: A student's parents are divorced. Which parent's information does the student include on her FAFSA?
- A: The parent she lived with the most during the past 12 months. If she did not live with one parent more than the other, she should report information for the parent who provided the most financial support during the past 12 months or in the most recent calendar year that she was actually supported by a parent. Support includes money, gifts, loans, housing, food, clothes, car payments or expenses, medical and dental care, payment of college costs and more.
- Q: A student's parents are divorced and he lives with his mother, but his father claimed him as a tax exemption for 2004. Whose information does he report?
- **A:** The parent he lived with the most during the past 12 months. The parent who claimed the student as a tax exemption is not a factor in determining which parent's information is required on the FAFSA.
- Q: A student is reporting financial information about her mother, who has remarried. She knows the FAFSA says to report stepparent information in this situation, but a prenuptial agreement stipulates that the student's stepfather will not pay any of her college expenses because he has two of his own children in college. What does she do?
- A: She is required to include stepparent information if the parent whose information she is reporting has remarried at the time she files the FAFSA. If she does not report her stepfather's information, her FAFSA will be invalid.
- Q: A student is living with his father who is divorced from his mother. His father remarried New Year's Day 2005. Does he have to report his stepmother's 2004 income?
- **A:** Yes, even though his father and stepmother were not married in 2004. When he completes Step Four of the FAFSA, the term "parents" includes his stepmother.

### U.S. CITIZEN OR ELIGIBLE NONCITIZEN

To be eligible for both federal and state aid, a student must be a U.S. citizen or an eligible noncitizen. For financial aid purposes, an eligible noncitizen is one of the following: a U.S. permanent resident who has an Alien Registration Receipt Card (I-551); a conditional permanent resident (I-551C); or a noncitizen with an Arrival-Departure record (I-94) from the U.S. Citizenship and Immigration Services with one of the following designations—"Refugee," "Asylum Granted," "Parole," or "Cuban-Haitian Entrant."

Students who are residing in the United States with an F-1 or F-2 student visa or a G series visa (pertaining to international organizations) are not eligible for federal or state financial aid.

U.S. citizens include citizens of the 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam and the Northern Mariana Islands. As U.S. nationals, natives of American Samoa and Swain's Island are eligible for most federal aid. In addition, citizens of the Federated States of Micronesia and the republics of Palau and the Marshall Islands are eligible for most federal aid.

Students who have changed their status from "noncitizen" to "citizen" and have not informed the Social Security Administration should be sure to do so. Otherwise, the administration may report that they are not citizens (when their FAFSA information is cross-checked with the SSA), and they will have to provide proof of citizenship before they can receive federal or state aid.

### **Federal Aid and Drug Records**

The FAFSA includes a "drug question" that asks students if they have ever been convicted of possessing or selling illegal drugs. A drug record does not necessarily make students ineligible for federal aid, but colleges are not allowed to provide federal aid to students who leave the question blank. Students who answer yes to this question will receive a worksheet with their SAR to determine if their conviction affects their eligibility for federal aid.

Even if students may be ineligible for federal aid, they should still complete the FAFSA because they may be eligible for assistance from state, college and private sources. What's more, students can regain their eligibility early by completing an acceptable drug rehabilitation program or by having a conviction reversed or set aside.

For more information, call 800.433.3243. (For a copy of the worksheet to determine federal eligibility for aid for students who have drug-related convictions, go to **www.ifap.ed.gov** and select "Current Publications.")

### **Cal Grants**

Cal Grants are the largest source of free money for college funded by the state of California and are administered by the California Student Aid Commission. Cal Grants may be used at any qualifying college in California.

Cal Grants A, B and C do not need to be repaid. To receive Cal Grant benefits, students must be attending college at least half time—six semester units or the equivalent. However, exceptions may be made for those students who are in their final term of a four-year program and need only a few credits to graduate.

Cal Grants may not be used to pay for California Community College fees because students at these colleges who are eligible for a Cal Grant qualify for a California Community College Board of Governor's fee waiver (see page 18). Cal Grant B and C awards, however, may be used to pay for books, supplies and living expenses while attending a community college.

Cal Grant awards may be used to attend summer sessions. Summer session Cal Grant payments will reduce students' total four-year Cal Grant amount. Because there is a Cal Grant award ceiling, students may not have enough remaining Cal Grant benefits to assist them during their fourth year of college if they take advantage of the summer payment option.

#### Cal Grants A and B

Cal Grants A and B are for students who are pursuing an undergraduate degree or selected occupational or career training, or who are completing undergraduate coursework required for a professional degree for which no bachelor's degree is awarded. Students who receive a Cal Grant A or B award are placed at the educational level verified by the college where they receive their first grant payment. Their remaining eligibility will be established accordingly. For instance, freshmen would receive funding for four years if they continued to meet the Cal Grant requirements.

Cal Grant A and B awards may be applied to an international (study-abroad) program, if the program is officially registered at a California campus. Costs of attendance will not be increased automatically by the Commission to reflect any additional expenses, although financial aid administrators may use their professional judgment to adjust student budgets accordingly (see page 5).

#### Cal Grant A

Cal Grant A covers the systemwide fees at University of California and California State University campuses and provides up to \$8,322 for tuition and fees at independent colleges and some private career colleges in California.

Cal Grant A is awarded to students who are attending school at least half time and whose course of study is at least two academic years.

#### **Cal Grant A Entitlement Award**

Every graduating high school senior who has at least a 3.0 GPA, meets all the Cal Grant requirements and applies by March 2 within one year of graduation is guaranteed a Cal Grant A Entitlement award.

### Cal Grant A Transfer Entitlement Award

These awards are for high school seniors who graduate after July 1, 2000, attend a California Community College and plan to transfer to a qualifying four-year college. To qualify, students must have at least a 2.4 community college GPA (for at least 24 semester units or the equivalent), meet the Cal Grant requirements, be under age 24 as of December 31 of the award year and apply by March 2. Students should be sure to talk to their college's transfer center staff or financial aid administrator if they have questions.

### CAL GRANT GUARANTEE

Every graduating high school student who has at least a 2.0 GPA, meets the financial and eligibility requirements, and applies on time is guaranteed a Cal Grant. The guarantee extends to high school graduates and GED recipients who go to a California Community College and then transfer to a four-year college—and to students who apply for a Cal Grant within one year of graduating or receiving their GED. Other eligible students may apply for a limited number of Cal Grant Competitive awards.

### **Cal Grant A Competitive Award**

Other students who are not eligible for a Cal Grant Entitlement award but meet all the Cal Grant requirements (those students who do not apply within a year of graduating from high school or receiving their GED or who miss the March 2 deadline and plan to attend a California Community College) and who have at least a 3.0 GPA may compete for a Cal Grant A Competitive award. Selection for these awards is based on a composite score that takes into consideration family income, parents' educational levels, GPA, time out of high school, high school performance standards and other factors, such as whether the student comes from a single-parent household or is a current or former foster youth.



### CAL GRANT A RESERVE GRANT

Students who receive a Cal Grant A award but choose to attend a California Community College first will have their award reserved for up to three years until they transfer to a four-year college. (To reserve their award for the third year, they must make their request in writing.) Those who list a California Community College on their FAFSA as their first California college will automatically have their Cal Grant A held in reserve.

To activate their Cal Grant A Reserve Grant (also called a Community College Reserve Grant), students must notify both the California Student Aid Commission and their four-year college before transferring. Their grants will not be activated automatically.

Students must be certified as financially eligible for a Cal Grant at the four-year college at the time they transfer, and they must have remaining Cal Grant eligibility.

#### Cal Grant B

Cal Grant B is for students from disadvantaged or low-income families whose course of study is for at least one year.

The award for most first-year students is \$1,551. This award may be applied toward living expenses, books, supplies and transportation as well as tuition and fees. When renewed or awarded beyond the freshman year, the grant includes an additional tuition and fee award—the same as those for Cal Grant A—for students who will be attending a school other than a California Community College.

Some new recipients may receive the Cal Grant B tuition and fee award, in addition to the \$1,551 award, for their first year. These students have exceptional financial need and have been determined to be among the most disadvantaged.

#### **Cal Grant B Entitlement Award**

Every graduating high school senior who has at least a 2.0 GPA, meets all the Cal Grant requirements and applies by March 2 within one year of graduating (or receiving their GED) is guaranteed a Cal Grant B Entitlement award.

### Cal Grant B Transfer Entitlement Award

These awards are for high school seniors who graduate after July 1, 2000, attend a California Community College and then transfer to a qualifying four-year college. Eligible students must have at least a 2.4 community college GPA (for at least 24 semester units or the equivalent), meet the Cal Grant requirements, be under age 24 as of December 31 of the award year and apply by March 2. Again, students should be sure to talk to their college's transfer center staff or financial aid administrator if they have questions and to make sure they meet the admissions requirements of the college to which they will be transferring.

### **Cal Grant B Competitive Award**

Other students who are not eligible for a Cal Grant Entitlement award may compete for a Cal Grant B Competitive award if they have at least a 2.0 GPA. Selection is based on a composite score that takes into consideration family income, parents' educational levels, GPA, time out of high school and other factors, such as whether the student is from a single-parent household or is a current or former foster youth.



### TIP

Graduating high school seniors have three chances to apply for a Cal Grant Entitlement award:

- 1. As a high school senior
- 2. Within one year after graduating from high school or receiving their GED
- As a California Community College transfer student as long as they are under age 24

In all cases, students must apply by March 2.

### TIP

When students file the FAFSA for a Cal Grant, they are also applying for a Federal Pell Grant, a Federal Supplemental Educational Opportunity Grant and Federal Work-Study, as well as federal Stafford and Perkins loans. Some California colleges require students to apply for a Cal Grant before considering them for other federal, state and collegebased student aid.

### Basic Cal Grant ELIGIBILITY

To be eligible for a Cal Grant, a student must:

- be a U.S. citizen or an eligible noncitizen
- be a California resident
- attend a qualifying California college
- have a Social Security number
- have family income and assets below established ceilings\*
- demonstrate financial need at his or her college
- be in a program leading to an undergraduate degree or certificate
- not have a bachelor's or professional degree before receiving a Cal Grant (except for extended Cal Grant A or B awards for a teaching credential program)
- have registered with the U.S. Selective Service if required to do so
- not owe a refund on any state or federal education grant
- not be in default on any student loan.
- \* The Commission is required by law to adjust these ceilings each year. For current income and asset ceilings, go to www.csac.ca.gov.



### Cal Grant C

Cal Grant C is for vocationally oriented students who would like to acquire marketable job skills within a short time. Training must lead to a recognized career goal—diploma, associate degree, license qualification or certificate—which indicates at least an entry-level job skill. Courses of study must be for at least four months, and attendance may be full time or part time. Funding is available for up to two years, depending on the length of the program, as long as academic progress is satisfactory.

Cal Grant C recipients may attend occupational, career or technical training courses at a California Community College, or selected courses at independent and private career colleges and hospital-based programs. Cal Grant C awards are transferable if students decide to attend another Cal Grant C-eligible school.

Cal Grant C is not for students who are seeking a general education background, and it may not be used for a four-year degree program, graduate study, course prerequisites or general education. Students can receive up to \$576 for training-related costs, including required tools, special clothing, books, equipment and supplies. Students who plan to attend a school other than a California Community College may also receive up to \$2,592 in tuition assistance.

All applicants who are eligible at their selected school (the first Cal Grant Celigible school listed on their FAFSA) will be sent a Cal Grant C Supplement form as part of the competitive application process. The Supplement must be completed by the student, endorsed by the appropriate school representative or the student's employer and returned to the Commission by the May 15 deadline if the student wishes to remain in the competition. Supplements are scored with an emphasis on educational background, vocational or occupational experience and aptitude. Additional points come from vocational or educational endorsements and grades. A counselor's review of the completed Supplement is recommended.

### TIP

Verified GPAs may be submitted to the California Student Aid Commission starting October 15 and up to the March 2 Cal Grant deadline. The California Student Aid Commission begins making new Cal Grant Entitlement awards for the upcoming school year as early as mid-January for qualified students who have submitted both a FAFSA and a verified GPA.

### CALIFORNIA AID REPORT

Students who submit a FAFSA and a verified GPA by the March 2 deadline will receive a California Aid Report, or CAR, from the California Student Aid Commission if they are selected for an award. The Cal Grant ID number located at the top of the report indicates the type of grant—numbers beginning with an "E" are Entitlement grants and those beginning with a "C" are Competitive grants. (Students may be asked for their Cal Grant ID number later for identification purposes.) They will also receive material explaining their rights and responsibilities as a Cal Grant recipient. Students should be sure to review their CAR (or corrections letter) for accuracy and respond promptly if necessary.

Students who are not chosen for an award will receive a notification letter, along with the reason they were not selected. Students who do not submit a verified GPA and therefore are not eligible for a Cal Grant will not receive a notification letter.

Students who will be attending a California Community College in the fall and who met the September 2 deadline for the FAFSA and verified GPA will receive a letter from the Commission in early October.

Cal Grant renewal applicants will receive a Cal Grant notification letter reminding them to file the FAFSA and contact their college regarding their eligibility. The letter also contains a Recipient Change Form to report any demographic or school changes.

### TIP

Students who submit the FAFSA and a verified GPA by the March 2 deadline, but who do not receive a letter from the Commission by April 30 or who have questions regarding their status, should call the Commission at 888.CA.GRANT or e-mail custsvcs@csac.ca.gov to resolve any issues.

### How To APPLY?

Students apply for a Cal Grant by submitting the FAFSA to the federal processor and a verified GPA to the California Student Aid Commission no later than the March 2 postmark deadline. The GPA must be certified by the high school, but once certified, may be sent electronically by the high school or mailed by the student or the high school. Verified GPAs may be submitted starting in October.

High school students must apply for a Cal Grant A or B Entitlement award between January 1 and March 2 of their senior year or within one year of graduating or receiving their GED.

Students eligible for the Cal Grant A or B Competitive awards may apply by March 2 during their senior year in high school through their junior year in college.

Students who plan to attend a California Community College in the fall should also apply for a Cal Grant by March 2, even though they have a "second-chance" deadline of September 2. The number of Cal Grant Competitive awards available for those who apply by September 2 is limited.

Students eligible for a Cal Grant A or B Transfer Entitlement award should apply by March 2 before their fall start.

#### Leave of Absence

Cal Grant recipients who postpone college or who will not be attending at least half time during part of the school year must request a Cal Grant leave of absence. This policy is especially important for students who will take longer than four years to complete their program.

Students may leave their award on hold for up to one academic year, although exceptions may be granted through the Commission's appeal process. Students who are on active duty in the U.S. Armed Forces may have their Cal Grant award deferred for up to three years. All deferment requests must be made to the Commission in writing.

As long as students attend the minimum number of required terms each year, their grants will be eligible for renewal. Eligibility can be extended over additional academic years without depleting the leave of absence allowance. Students attending semester colleges must attend at least one semester per year; those at colleges on the quarter system must attend at least two quarters per year.

Students whose colleges report partial or full payment for a term in which they eventually request a leave of absence will have their eligibility for future benefits reduced accordingly.

### COMMUNITY COLLEGE TRANSFER OPPORTUNITIES

The California Community Colleges prepare students for a career or transfer to a four-year college. Scholarships, fee waivers, Cal Grants, Pell Grants, federal Stafford loans, work-study and other financial aid can help students with the cost of books, supplies, transportation, housing, food and even child care while attending a community college. Keep in mind, however, that not all community colleges participate in the federal loan programs. If students think they will need to borrow money for college, they should contact their college's financial aid office directly.

In addition, every California Community College has a transfer commitment agreement with at least one University of California and one California State University campus. Many also offer guaranteed transfer to selected independent and out-of-state colleges. Students should be sure to check in with their community college's transfer center often—it is important they know the courses they will need to maximize their financial aid and meet all admissions requirements.

To make the most of the Cal Grant program, community college students should:

- 1. Apply for a Cal Grant now. They can use their Cal Grant B or C for books and supplies, or reserve their Cal Grant A for up to three years until they transfer to a four-year college.
- Apply for a California Community College
   Transfer Entitlement Cal Grant A or B award by
   March 2 before the fall term when they plan to
   transfer to a four-year college.

### ENCOURAGE ALL STUDENTS TO APPLY FOR A CAL GRANT

Even though the California Student Aid Commission uses absolute family income and asset ceilings when selecting Cal Grant recipients, all students are encouraged to apply, even if their family's income and assets are above the ceilings. Many things can happen between the time the FAFSA is submitted and the start of school that can dramatically change a family's situation, including a medical emergency or job layoff. (The California Student Aid Commission is required by law to adjust these ceilings annually. Income and asset ceilings for 2005-2006 will be available in January 2005 at www.csac.ca.gov.)

### [TIP]

Encourage your students to click on www.calgrants.org where they will find information on all the Cal Grants in one convenient location.

### RENEWING CAL GRANTS

To continue receiving a Cal Grant, students must complete the FAFSA each year, but they do not need to submit a verified GPA. In late fall, they will receive a Cal Grant notification letter reminding them to file a FAFSA and contact their college regarding their eligibility. The notification also contains a Recipient Change Form to report any demographic or school changes.

If students will be transferring to another college, they must notify the Commission using the Grant Record Change Form for Students (form G-10) or the Renewal Recipient Change Form attached to the Cal Grant renewal letter, or the school may notify the Commission directly.

Cal Grants will be renewed if students show financial need of at least \$100. Renewal is also based on maintaining satisfactory academic progress, remaining eligible for the program, and the Commission's receipt of appropriate payment transactions.

Dollar amounts for Cal Grant awards may be adjusted each year if a student's eligibility for financial aid changes or if state budget allocations for financial aid change.

Students who are renewing their awards will have their financial aid evaluated by the campus they will be attending in 2005-2006, and they should be sure to list the college on their FAFSA.

Cal Grant A and B awards may be received for up to four years if they are awarded for the freshman year; students enrolled in specialized degree programs that require five years or in teaching credential programs may receive their award for up to five years. To qualify for this additional year, the program must be designated by the college and recognized by the Commission as a mandatory five-year program. For a list of designated five-year programs, go to www.csac.ca.gov/PUBS/FORMS/GRNT\_FRM/G-42.pdf.

Cal Grant B recipients who attend a college other than a California Community College will have their award increased to cover all or part of the cost of tuition and fees, in addition to living expenses, after completing their first year of college.

Cal Grant C awards may be continued for a second year without a formal renewal process for students who have not completed their course of study.

### TIP

All California Student Ald Commission forms may be downloaded at www.csac.ca.gov except for the Cal Grant GPA Verification forms. These forms must be ordered directly from the Commission.

### CAL GRANT INCOME AND ASSET CEILINGS 2004-2005

Income Dependent students* Family size	CAL GRANTS A and C	CAL GRANT B
Six or more	\$70,290	\$38,610
Five	\$65,160	\$35,730
Four	\$60,840	\$31,950
Three	\$55,980	\$28,710
Two	\$54,630	\$25,470
Independent students		
Single, no dependents	\$24,500	\$24,500
Married, no other dependents	\$28,000	\$28,000
Assets**		
Dependent students* Independent students	\$51,600 \$24,600	\$51,600 \$24,600

- \* These ceilings also apply to independent students with dependents other than a spouse.
- Home equity, retirement savings and certain other assets are not considered for federal or California state aid and are not reported on the FAFSA.



### THE CAL GRANT GPA

Grade point averages for Cal Grant eligibility are calculated on a 4.00 scale (to two decimal places) and include failing grades for courses that have not been repeated before the verified GPA is submitted. Extra weight is not added for honors or Advanced Placement® classes. Schools must calculate GPAs using the same method for all their students. GPAs for admission to college are calculated differently.

For Cal Grants, the following grades are included in the GPA calculation:

- Current high school seniors: All grades from sophomore and junior years, except those for physical
  education, Reserve Officers Training Corps and remedial courses; also included are summer school
  grades earned following sophomore and junior years.
- High school graduates: All grades from sophomore, junior and senior years of high school, including summer sessions, except those for PE, ROTC and remedial courses.
- Students who are not enrolled in high school and who have completed fewer than 24 college semester units, 36 quarter units or the equivalent: All grades from sophomore, junior and senior years of high school, except PE, ROTC and remedial courses.
- Students who are not enrolled in high school and who have taken at least 16 but fewer than 24
   California Community College semester units: California Community College GPA for the Cal Grant B Competitive award only.
- Students who are not enrolled in high school and who have completed at least 24 college semester units, 36 quarter units or the equivalent: All college grades received by the date the college certifies the student's GPA.

#### **Test Scores in Lieu of GPAs**

GPAs will be accepted only from high schools that are accredited by the Western Association of Schools and Colleges (or another regional accrediting agency, if the high school is not located in the WASC region). In addition, high schools must have a University of California-approved course list. Students who did not attend one of these schools, who were home-schooled or who graduated from a school that did not provide grades must provide either an ACT, SAT or GED test score.

Students who graduated from high school more than five years ago may provide their SAT or ACT score or use a re-established GPA. (For the Cal Grant B Competitive awards only, students may submit their high school GPA.)

All test scores must be submitted with the paper Cal Grant GPA Verification Form—they may not be submitted on diskette or by other electronic means. Students should be sure to take their required tests early enough so that their results can be submitted to the Commission no later than the Cal Grant deadline.

#### Re-established GPA

To improve or re-establish a GPA to apply for a Cal Grant B Competitive award only, students may use their community college GPA instead of their high school GPA if it is higher and at least 2.0. The GPA must be based on at least 16 but less than 24 cumulative semester units of degree credit of academic coursework taken at a California Community College.

### TIP

Cal Grant T, which assists with one year of tuition and fees at a teaching credential program in California in exchange for teaching service, did not receive funding for the 2004-05 school year. To find out if funding was restored for the 2005-2006 academic year, go to www.csac.ca.gov or call 888.294.0153 next fall.

### [TIP]

Undocumented immigrants do not qualify for federal or California state financial aid but may qualify for in-state tuition at California public colleges if they attended a California high school for at least three years and graduated. Also, they may be eligible for private or institutional student aid. To learn more, students should contact their college's financial aid office.

### CALIFORNIA RESIDENCY

Unmarried students under 18 are legal California residents if a parent is a legal California resident as of the Cal Grant application deadline, or the student has lived for two years with a responsible non-parent adult who has been a legal California resident as of the Cal Grant application deadline.

Students whose parents are living out of the country are considered California residents if they under the age of 18 and have been living under the direct care and control of a California resident for at least two years as of the Cal Grant application deadline, or if their parents have maintained their California residency during their absence from the state.

All married students, regardless of their age and all unmarried students 18 or older must establish their own residency. If students will be age 18 as of the Cal Grant application deadline, they must have lived in California for at least one year immediately before this date to be considered a California resident. They also must be in the United States legally and be able to establish U.S. residency based on their status with U.S. Citizenship and Immigration Services.



### STUDENT AID REPORT CORRECTIONS

#### **Cal Grant Entitlement Award**

Students applying for a Cal Grant Entitlement award who file their FAFSA and verified GPA early have an opportunity to correct or update their SAR. Those who do not have a completed SAR by March 2 will not have an opportunity to correct or update their SAR unless they plan to attend a California Community College in the fall. The Commission must receive all correction forms by May 15, 2005, for further consideration.

Students are automatically disqualified for a Cal Grant if they did not list a California school, left the question on state of legal residence blank or indicated a state of residency other than California.

#### **Cal Grant Competitive Award**

Students applying for a Cal Grant Competitive award do not have an opportunity to correct or update their SAR unless they plan to attend a California Community College in the fall. Community college students may make corrections and then participate in the selection process for September 2 deadline applicants.

#### **Appeals Process**

If students believe any mistakes on their SAR were the result of an action by the California Student Aid Commission or their school, they should write to the California Student Aid Commission, Grant Programs Customer Service, P.O. Box 419027, Rancho Cordova, CA 95741-9027. Students or schools may call the Commission at 888.CA.GRANT for more information about the correction process.

If students wish to appeal a decision, or if schools wish to appeal on behalf of a student, they should send any Grant Record Change Forms for Schools (form G-21), Application Correction Forms (form G-23), GPAs, rosters, copies of FAFSAs, copies of all appropriate SARs and other materials to the California Student Aid Commission, Grant Programs Customer Service, P.O. Box 419027, Rancho Cordova, CA 95741-9027. G-21 forms can now be completed and submitted electronically by the college's financial aid administrator on the Commission's WebGrants Web site.

Due to privacy requirements, the Commission does not accept appeals that are submitted by e-mail.

### TIP

The California Student Aid Commission will not consider any financial change requests received directly from a student. These changes must be submitted by students to their college's financial aid administrator who then must report the changes on the Commission's Form G-21.

### VERIFIED GPAS

#### **GPA** Reporting on the Web

High schools and colleges are encouraged to report individual or batch files of verified GPAs through the California Student Aid Commission's secure WebGrants Web site. The service runs GPAs through a validation process and notifies schools immediately if there are any problems with the information. Schools are able to review or print reports of accepted and rejected GPAs, and any errors can be corrected on the spot.

To receive a user ID and password, you must complete a High School System Administrator's Access Request Form (form 01-S002) and a High School Information Security and Confidentiality Agreement. If your school has not received a form, you may print one out at **www.csac.ca.gov** or contact the Commission's Help Desk at 916.526.8989 or toll free 888.294.0148.

#### GPA Verifications—Who, What, When

If your school submits verified GPAs electronically to the Commission on behalf of its students, your students do not need to file their own GPA Verification Form.

Students who file their own verified GPA must use an original GPA Verification Form, not a photocopy or color photocopy. The forms are scanned by computer and must be originals to be clearly read. (See page 3 for information on how to order Cal Grant GPA Verification Forms for your school.)

Keep in mind that all verified GPAs for Cal Grants A, B and C must be submitted to the Commission by March 2 (or by the September 2 deadline for students who make a late college decision and plan to attend a California Community College), whether submitted on diskette or paper or electronically.

#### **Avoid Common Mistakes**

To avoid the three most common GPA verification errors, be sure to:

- Complete the school certification. Each year, more than 1,500 forms have no school certifications.
- Include the student's Social Security number. Without one, or with an incorrect one, verified GPAs cannot be matched to FAFSAs.
- 3. Check that the signature section is completed by the student, not the school.

Forms with these mistakes will not be accepted. If your school is unable to verify a GPA, return the form to the student so that he or she has an opportunity to obtain a school-certified GPA from an appropriate school.

#### **Cal Grant GPA Information Release Form**

The Cal Grant GPA Information Release Form (G-28) is for high schools to give to students to obtain their Social Security numbers and their permission to release their GPAs to the Commission. The form is available on the WebGrants site and at **www.csac.ca.gov** (select "Schools," then "High Schools," then "Cal Grant GPA Information Release Form").



### More Financial Aid for Californians

In addition to Cal Grants, the California Student Aid Commission offers five smaller programs:

- California Chafee Grant for Foster Youth
- Child Development Teacher Grant
- Law Enforcement Personnel Dependents
   Grant
- Robert C. Byrd Honors Scholarship
- Assumption Program of Loans for Education

### California Chafee Grant

Up to \$5,000 a year is available for foster youth and former foster youth for college or vocational training. To qualify for the California Chafee Grant, foster youth must have been in foster care on their 16<sup>th</sup> birthday and not have reached their 22<sup>nd</sup> birthday. They must attend school at least half time and their course of study must be at least one year long. Youth who have "aged out" of another state's foster care program and who now live in California are eligible to apply.

To apply, students must file the FAFSA and submit the California Chafee Grant Application, which is available online at www.chafee.csac.ca.gov or by calling toll free 888.224.7268. Applicants do not need a Social Security number, to have registered for Selective Service, be a high school graduate or have a GED, or be a California resident. (Applications from students who do not have a Social Security number and so cannot formally file a FAFSA must be processed manually. These students should have their schools perform a manual needs analysis calculation to determine their unmet need.)

Students who qualify for an award will receive an award letter from the California Student Aid Commission. At the same time, a check in the student's name will be sent to the college. Once the college verifies at least half-time enrollment, satisfactory academic progress and financial aid eligibility, the funds will be released.

To learn more, students should contact their caseworker, county independent

living coordinator, One-Stop Center, high school counselor or college financial aid administrator, or the California Student Aid Commission at toll free 888.224.7268.

### **Child Development Grant**

This grant targets outstanding students who are pursuing a child development permit as a teacher, master teacher, site supervisor or program director to work at a licensed children's center (preschool). Students at two-year colleges may receive \$1,000 each year for up to two years; those attending four-year colleges may receive \$2,000 each year for up to two years. The maximum benefit is \$6,000.

In return, grant recipients must work full time at an eligible California children's center for one year for each year they receive grant funds. To qualify, students must be enrolled at least half time in coursework leading to their permit during the 2005-2006 school year.

For more information and an application form, students should contact their college's financial aid or early childhood development office or the Commission. Students must also file the FAFSA. The application deadline is June 1. Colleges must recommend applicants and may nominate as many as they choose. The Commission selects participants based on financial need and academic achievement, and notifies all applicants of their status in August. This program is federally funded and subject to the availability of federal resources.

### Robert C. Byrd Honors Scholarship

Robert C. Byrd Honors Scholarships recognize exceptional graduating high school students who show promise of continued academic excellence in college. The awards are renewable for up to four years of postsecondary study at any accredited four-year college in the United States. Recent awards were \$1,500 a year.

The Commission sends applications to all the state's high schools each year in February. Participating schools screen applications and may nominate up to two students each year. Deadlines may vary by school, but all nominations must be postmarked to the Commission by April 15. The Commission reviews

all nominations, ranks and selects participants, and notifies nominees of their status in June. Because this scholarship is merit-based, the FAFSA is not required. (This program is federally funded.)

### Law Enforcement Personnel Dependents Grant

These grants are available for dependents of California law enforcement officers who were killed or totally disabled in the line of duty. The need-based grants (certain death benefits are excluded from the calculation) range from \$100 to \$9,873 a year, for up to four years, and may be used to attend any California school accredited by the Western Association of Schools and Colleges.

Students who receive an LEPD award may also receive a Cal Grant or any other grant or college fee waiver if they are eligible. Awards for students with Cal Grants will match the amount of their Cal Grant award.

Eligible law enforcement officers include peace officers (highway patrol, marshals, sheriffs, police officers), employees of the California Department of Corrections and the California Youth Authority, and full-time firefighters employed by counties, cities, districts and other state public entities.

To apply, students must file the FAFSA and an LEPD application form available from the Commission. Applications are accepted throughout the school year.

### TIP

Brochures and application materials for each California state aid program are available at www.csac.ca.gov or by using the order form in the back of this guide, calling toll free 888.CA.GRANT or writing to the California Student Aid Commission, P.O. Box 419026, Rancho Cordova, CA 95741-9026.

### Assumption Program of Loans for Education

The Assumption Program of Loans for Education, or APLE, assumes up to \$11,000 in education loans in exchange for teaching service for outstanding students and school district interns who are enrolled in a K-12 teaching credential program. Applicants are selected by colleges or districts that have a teaching credential program approved by the California Commission on Teacher Credentialing. APLE is also open to out-of-state teachers who come to California to teach.

APLE participants must commit to teach for at least four consecutive years at a California public school either in a subject with a shortage of teachers or at a designated K-12 public school. (Each year the California Department of Education determines the subject areas and schools, which the Commission posts at www.csac.ca.gov in February.)

The program assumes up to \$2,000 in loan debt for the first year of full-time teaching service and up to \$3,000 for each of the second, third and fourth consecutive years of teaching service. In addition, participants who teach math, science or special education in the lowest-performing schools may receive an additional \$8,000 in benefits over the four years for a possible total of \$19,000 in benefits.

To qualify, students must have completed at least 60 units and have received, or be approved to receive, a federal Stafford, Perkins or Consolidation loan, or any private loan associated with obtaining a bachelor's degree or an initial teaching credential.

Applications are available beginning April 1 at California colleges and school districts with approved teaching credential programs. Participating schools distribute applications, assess academic achievement

State Work-Study and the Graduate
Assumption Program of Loans for Education
did not receive funding for new awards for
the 2004-2005 school year. To find out if
funding was restored for 2005-06, go to
www.csac.ca.gov or call 888.294.0153 next
fall.

and select applicants. Individual school deadlines may vary, but all colleges must submit their nominations to the California Student Aid Commission by the June 30 postmark deadline.

Out-of-state teachers may apply for APLE benefits through the county office of education in the California county where they will be teaching.

For more information and application materials, go to **www.csac.ca.gov** or contact the Commission at 888.CA.GRANT.



### GEAR UP AWARDS

You may have students who received a \$2,000 GEAR UP award for college while they were in middle school. To receive their funds, students must complete their high school education on time (with their cohort class) and enroll in a Title IV-eligible postsecondary school within a year of completing high school.

The first GEAR UP Educational Trust Account Awards were granted in the 2001-2002 school year to students who were in 7th grade in the 1999-2000 school year. If these students have taken the traditional path, they will be graduating seniors in the 2004-05 school year and eligible to access their funds for the coming 2005-06 year.

The California Student Aid Commission administers the awards, which are held in trust in a ScholarShare account and earn interest until withdrawn. Each fall the Commission sends award recipients a letter with information on college and financial aid opportunities. When students are high school seniors, the annual letter explains how they can access their award to pay for college expenses.

To access their funds, students must contact the Commission and send proof of graduation from high school or the equivalent, and proof of enrollment in a Title IV-eligible postsecondary institution. For questions, contact the Commission toll free at 888.224.7268 or e-mail Gear-Up@csac.ca.gov.

### FOR FUTURE TEACHERS

There are a number of financial aid programs for students who are pursuing a teaching career:

- Cal Grants A and B extended benefits provide an additional year of assistance for Cal Grant A or B
  recipients who attend a teaching credential program.
- Assumption Program of Loans for Education assumes up to \$11,000 in student loan debt in return
  for four years of teaching service in either a designated subject area or at a designated K-12 school,
  and up to \$8,000 more for participants who teach math, science or special education at "difficultto-staff" schools or positions as identified by the California Superintendent of Public Instruction.
- **Federal Teacher Loan Forgiveness** forgives up to \$5,000 of federal Stafford student loan debt in return for five consecutive years of teaching service at a low-performing school.
- Federal Perkins Loan Forgiveness forgives federal Perkins loan debt if students teach at a
  designated low-income public school, in a designated subject area or to children with disabilities.
- Pell Grants may help students who already have a bachelor's degree attend a teaching credential
  program at a college that does not offer a bachelor's degree in education. Students should check
  with their college's financial aid office to see if they qualify.

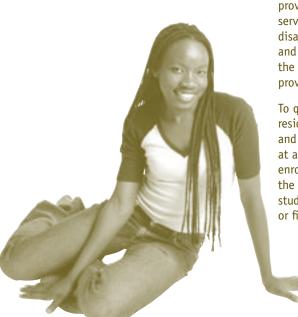
To learn more about a teaching career, teaching credential programs and financial incentives for teachers, go to www.calteach.com.

### GOVERNOR'S SCHOLARSHIPS

Students who received a Governor's Scholars Award while in high school should go to www.scholarshare.com for information on how to access their funds to pay for college. These students should also be sure to let their college's financial aid administrator know that they received an award. (Due to state budget constraints, no scholarships have been awarded in the last two years. To find out if funding was restored for the 2005-06 school year, go to www.scholarshare.com next fall.)

For students who received a Governor's Scholars award, their college must coordinate the scholarship with any need-based financial aid they may receive. Students may choose when and how to use their scholarship money and should be careful about withdrawing it. Any funds taken must be spent immediately for qualified higher education expenses. In addition, before students request a withdrawal from their Governor's scholarship account, they should contact their college's financial aid office. Financial aid administrators can help students plan their expenses for the year, coordinate their scholarship award with other financial aid and provide other helpful advice.

# Check out the Web to learn more about financial aid at the University of California (www.universityofcalifornia.edu), California State University (www.calstate.edu), California Community Colleges (www.cccco.edu), independent colleges (www.aiccu.edu) or www.aiccumentor.edu or private career colleges (www.cappsonline.org).



## Financial Aid From Colleges

Most colleges have their own grant, scholarship, work-study and loan programs as well as tuition payment plans. Students can learn more about them by checking with each college's financial aid office when they apply for admission.

### **University of California**

### University of California Student Aid

More University of California students receive grant funding through the University Student Aid Program than through any other single program. Undergraduate awards are distributed to financially eligible students who are unable to fully cover the costs of attending a UC campus through a combination of a parent contribution (if applicable), grants from federal or state sources, and a reasonable level of student earnings and borrowing. Recently, more than 43,000 undergraduate students received UC grant support, with an average award of about \$3,050. In addition, nearly 17,000 undergraduate students received fellowships or scholarships.

### Educational Opportunity Program

The Educational Opportunity Program at University of California campuses provides grants, counseling and tutorial services to low-income and educationally disadvantaged undergraduates. Counseling and tutorial services are offered through the campus EOP office, and grants are provided through the financial aid office.

To qualify, students must be California residents, demonstrate academic potential and motivation, and be enrolled full time at a University of California campus (if enrolled less than full time, approval of the EOP director is needed). To learn more, students should contact their campus EOP or financial aid office.



### California State University

### **State University Grant**

California State University campuses offer the State University Grant, which provides need-based grant assistance to California residents. The amount of the award varies according to the awarding campus's priorities, but it generally covers at least a portion of the CSU statewide fees. For the neediest students who are not receiving a Cal Grant, the State University Grant covers at least the full amount of the statewide fee.

### **Educational Opportunity Program**

The Educational Opportunity Program at California State University campuses provides grants, counseling and tutorial services to low-income and educationally disadvantaged undergraduates. Counseling and tutorial services are offered through the campus EOP office, and grants are provided through the financial aid office.

To qualify, students must be California residents, demonstrate academic potential and motivation, and be enrolled full time at a California State University campus (if enrolled less than full time, approval of the EOP director is needed). To learn more, students should contact their campus EOP office or financial aid office.

### TIP

Children of California city, county or state fire prevention personnel who were killed or died as a result of active duty are eligible for a fee waiver at the University of California and California State University (also known as an Alan Patee Scholarship). For more information, students should contact the registrar's or bursar's office at the college they plan to attend. The California Student Aid Commission does not administer this program.

### California Community Colleges

### **Community College Fee Waiver**

The California Community College Board of Governors' Enrollment Fee Waiver, or BOG Fee Waiver, waives enrollment fees for California residents who meet one of the following criteria:

- are eligible for any type of need-based financial aid:
- receive CalWORKs, SSI or General Assistance payments or, if a dependent student, has a parent who receives this assistance; or
- have total family income within the income standards listed below or, if a dependent student, a parent's total income falls within these standards:

### Family Income Standards for 2005-06\*

Total family income 2004**
(adjusted gross income and/or untaxed income)
\$13,965 or less
\$18,735 or less
\$23,505 or less
\$28,275 or less
\$33,045 or less
\$37,815 or less
\$42,585 or less
\$47,355 or less

- \* Income standards are effective starting July 1, 2005.
- \*\* Add \$4,770 for each additional family member.

### Extended Opportunity Programs and Services

Extended Opportunity Programs and Services at the California Community Colleges provides grants, counseling and tutorial services to low-income, educationally disadvantaged students. To qualify, students must meet the requirements and be enrolled full time at a California Community College (if enrolled less than full time, approval of the EOPS director is needed). For more information, students should contact their campus EOPS or financial aid office.



### Cooperative Agencies Resources for Education

Cooperative Agencies Resources for Education on California Community College campuses provides counseling, transportation, grants and services for child care, textbooks and supplies for students who are single parents of preschoolers. The parents must receive welfare benefits and participate in their college's Extended Opportunity Programs and Services. Students should contact their college's CARE or EOPS office to learn more.

#### **CalWORKs**

The CalWORKs program offered at the California Community Colleges coordinates services with county welfare offices, community organizations and service providers. These services include financial aid and work-study opportunities, education and personal counseling, job placement and child care services for students currently receiving CalWORKs benefits, and for certain past CalWORKs recipients. Some services are also available for former CalWORKs recipients enrolled in job-skill upgrade activities. To learn more, students may contact their college's CalWORKs coordinator or go to www.cccco.edu (select "Programs and Services" and then "CalWORKs").

### **Independent Colleges**

To learn more about assistance offered by the state's independent colleges and universities, go to www.aiccu.edu or www.aiccumentor.org, or contact each college directly.

### COLLEGE COSTS

You will find costs for California's colleges online at www.californiacolleges.edu (select "Explore Colleges," then "Key Facts"). Costs for more than 7,000 colleges nationwide, including career colleges, can be found on the U.S. Department of Education's Web site at www.nces.ed.gov/ipeds/cool. For each college, you will find the percentage of students who receive aid and the average amount of the awards. College costs are also available by college at www.collegeboard.com (select "For Students," then "College Search").

For a directory of college costs in print, Chronicle Guidance Publications offers three individual college data books—one each for four-year, two-year and career colleges—that include costs. The directories, about \$25 each, are updated each August. To learn more, go to www.chronicleguidance.com or call 800.622.7284. There is also the *College Board's College Costs and Financial Aid Handbook*, published each July, for \$23.95 (go to www.collegeboard.com, select "Store" at the top left). The handbook is item #7131.

### **Private Career Colleges**

Whether your program is three months or two years, or you're pursuing a bachelor's, master's or professional degree, federal and state financial aid can help defray your costs at a private career college. In addition, many schools offer their own student aid, including grants, scholarships, work-study and loans. To learn more, contact your college's financial aid office or go to www.cappsonline.org.

#### AVERAGE COLLEGE COSTS IN CALIFORNIA FOR 2004-2005

	living at home and commuting	living off campus	living on campus
California Community Colleges <sup>1</sup>	\$8,202	\$13,422	\$11,018
California State University	\$10,402	\$15,514	\$13,856
University of California	\$13,772	\$18,884	\$19,245
Independent Colleges <sup>2</sup> \$10,746 t	o \$15,966 to \$11,912 t	0	
	\$37,298	\$42,518	\$42,500
Private	\$9,978 to	\$15,198 to	
Career Colleges <sup>3</sup>	\$42,426	\$49,386	

This chart shows average annual costs for single students during the 2004-2005 school year, including tuition, fees, room, board, books, supplies, transportation and personal expenses such as clothing, laundry and entertainment. Contact each college for specific costs.

- <sup>1</sup> Listed costs include estimated fees. CCC fees are now \$26/unit (\$26 x 12 units x 2 terms)
- <sup>2</sup> All figures are based on nine-month programs.
- <sup>3</sup> Low figure is 9-month course; high figure is 12-month course.

### Federal Financial Aid

Most student aid awarded each year comes from the federal government, primarily through the U.S. Department of Education's Title IV student aid programs. These programs include the Federal Pell Grant, Federal Stafford Loan and Federal PLUS Loan, as well as the three campusbased programs: Federal Supplemental Educational Opportunity Grant, Federal Work-Study and Federal Perkins Loan.

However, not all colleges participate in all of the federal aid programs. To learn more, students should contact each college's financial aid office directly.

In addition to the U.S. Department of Education (www.studentaid.ed.gov), student aid is also available from the U.S. Department of Veterans Affairs (www.gibill.va.gov), the U.S. Department of Health and Human Services (www.hhs.gov, www.bhpr.hrsa.gov, www.usphs.gov) and the U.S. Armed Forces (www.todaysmilitary.com).

### Federal Pell Grant

Federal Pell Grants are the largest source of gift aid from the federal government. These need-based grants are awarded to every undergraduate student who qualifies and do not need to be paid back.

Pell Grants can be used for tuition, fees and living expenses, even at schools with low fees, such as the California Community Colleges. Generally, students must be enrolled at an eligible college at least half time and cannot have already earned a bachelor's, master's or professional degree. In some cases, however, students with bachelor's degrees may receive a Pell Grant to attend a teaching credential program if their college does not offer a bachelor's degree in education.

When students file their FAFSA, they are automatically considered for a Pell Grant. Their college will let them know the amount of their award, and when and how they will receive the funds.

Pell Grants for full-time students recently ranged from \$400 to \$4,050. These grants are also available for students enrolled in school part time. Students may receive

only one Pell Grant a year and may not receive Pell Grant funds for more than one college at a time. (If a student will be attending two different colleges during the same enrollment period, they must notify the financial aid administrators at both schools.)

#### **Federal Stafford Loans**

Federal Stafford loans are the largest source of federal aid and are for qualified undergraduate, graduate, career and professional students. More than one in three students today take out a federal loan for college.

There are two types of Stafford loans: *subsidized*, for which the government pays the interest while students are in school, and during grace and deferment periods; and *unsubsidized*, for which students pay all the interest on the loan. Students may receive both types of loans at the same time.

The interest rate on Stafford loans is variable, adjusted annually on July 1, with a cap of 8.25 percent. (For new loans taken out July 1, 2004, through June 30, 2005, the interest rate while in school, during the six-month grace period and while in deferment is 2.77 percent and the rate during repayment is 3.37 percent, the lowest rates ever.) Origination and insurance (or guarantee) fees of up to 4 percent may be deducted from each disbursement.

Students must attend college at least half time to receive Stafford loan funds. Generally, repayment begins six months after students graduate, withdraw from school or drop below half-time enrollment. No repayment on the principal is required while students attend school at least half time or during grace or deferment periods, although students are encouraged to pay the interest on unsubsidized loans as it accrues. Typically, borrowers have up to 10 years to repay their loans, but other options are available.

#### **Subsidized Stafford Loan**

Subsidized Stafford loans are for students who have demonstrated financial need. The federal government pays the interest on subsidized loans while students are in college and during grace and deferment periods.

### 0% GUARANTEE FEE LOANS

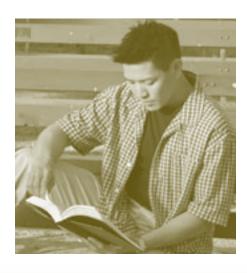
Borrowers pay no insurance fee on federal Stafford and PLUS loans guaranteed by the California Student Aid Commission and administered by EpFund through at least September 30, 2005. They receive the 1 percent savings up front.

To qualify, students must be able to demonstrate financial need as determined by the college, in accordance with federal regulations. When determining eligibility, colleges consider all financial resources, including federal Pell Grants, Cal Grants, work-study and private scholarships.

#### **Unsubsidized Stafford Loan**

Unsubsidized Stafford loans are not based on financial need. For unsubsidized loans, students are responsible for paying all the interest on the loan, from the day the loan is first disbursed to when it is paid in full. Interest payments can be deferred while they are in school. (Interest on unsubsidized loans will be deferred unless borrowers check a box on the master promissory note indicating they want to pay interest while in school.)

If students choose to let interest accrue, it will be capitalized at repayment. From that point on, interest will be based on the higher loan amount. Students are encouraged to pay the interest while in school whenever possible and during the grace period. This way, the student will be paying less in the long run. When they graduate, their debt will be only the original principal amount borrowed, plus the future interest costs on that debt.



### BASIC ELIGIBILITY

To be eligible for federal student aid, students must:

- be a U.S. citizen or an eligible noncitizen
- demonstrate financial need (except for the unsubsidized federal Stafford loan and the federal PLUS loan)
- be enrolled, or accepted for enrollment, in a degree or certificate program (correspondence or telecommunications courses must be part of a degree program) at a college or occupational or career school approved by the U.S. Department of Education
- have a high school diploma or GED (General Educational Development) certificate, pass a test approved by the U.S. Department of Education or complete a high school education in an approved home-school setting
- maintain satisfactory academic progress
- have a Social Security number (except for students from the Republic of the Marshall Islands, the Federated States of Micronesia or the Republic of Palau)
- register with the U.S. Selective Service if required to do so
- submit the FAFSA

In addition, students who have a drug record may not be eligible for federal financial aid, depending on when the conviction occurred. They can regain their eligibility early by completing a drug rehabilitation program or by having a conviction overturned or set aside. To learn more or to request a brochure, call 800.433.3243.

### **Applying for a Stafford Loan**

To apply for a Stafford loan, students must submit the FAFSA. The college's financial aid administrator then uses the information on their SAR to determine if they are eligible for a subsidized or an unsubsidized Stafford loan, or both. If students qualify for a loan and want to accept it, they must sign a Federal Stafford Loan Master Promissory Note. Depending on the time of year, it can take up to two weeks to process a loan application after the completed MPN reaches the lender, although some colleges may take advantage of technology that allows faster processing.

Stafford loans are for education expenses at the college that certified the student's eligibility. If a student decides to attend another college during the loan application process, he or she must reapply for a loan through the new college.

### TIP]

Although most colleges are approved to participate in the federal Stafford and PLUS loan programs, not all of them do. Moreover, a college's eligibility to offer federal loans does not ensure the quality of its education or the student's ability to benefit from its training.



Students who pay off their subsidized Stafford loan in full before the grace period ends will pay no interest on their loan since none would have accrued. They can end up saving hundreds of dollars.



### THE FEDERAL LOAN PROGRAMS

The federal government provides low-interest education loans, including federal Stafford loans for students and federal PLUS loans for parents. These loans may be offered through the Federal Family Education Loan (FFEL) Program or the William D. Ford Direct Loan Program. The main difference between the two loan programs is the source of loan funds:

FFEL Program loans are made by banks, credit unions and other commercial lenders, guaranteed by guaranty agencies and insured by the federal government. A wide variety of lenders participate in the FFEL Program and each has its own lending policies. Students should contact their college financial aid office for help selecting a lender.

For **Direct loans**, the federal government acts as the lender, insurer and guarantor.

Loan limits and deferment and cancellation benefits are the same for the two loan programs, but repayment options differ slightly. Some colleges participate in both loan programs, but students may borrow under only one program at a time. The information here pertains to both FFEL and Direct federal loans.

### THE MPN

When students or parents take out a federal Stafford, PLUS or Perkins loan, they will sign a master promissory note, or MPN, a written contract between the borrower and the lender in which the borrower promises to repay the borrowed money according to specific terms and conditions.

Colleges may use the MPN as either an annual (single-year) note or a serial (multi-year) note. As an annual note, students must complete a new promissory note for each new loan they receive. When used as a serial note, borrowers complete an MPN the first time they borrow. Generally, all subsequent loans for up to 10 years will be disbursed through the original MPN. Borrowers must complete a new MPN if they change lenders and may have to complete a new MPN if they transfer to a different college.

Even though borrowers may not have to sign a promissory note each year, colleges are still required to take steps to ensure borrowers have the opportunity to accept, decline or change the amount of loan funds.

Borrowers may use an electronic signature for their MPN if their lender and college offer this option.

### **Receiving Stafford Funds**

Lenders disburse loan funds to colleges according to each college's academic calendar. These dates may not be changed by either the student or the lender. The college will inform students when the funds are available and will release the funds no earlier than 10 days before instruction begins, and only after their enrollment status and academic progress have been verified.

Due to federal restrictions, first-time borrowers who are beginning their first year of undergraduate study may not receive their first loan disbursement until 30 days or more after classes begin. Therefore, these students should not plan to use their loan funds to pay expenses or fees due early in the academic year.

Lenders must give borrowers a loan disclosure statement before or at the same time they receive their first disbursement. This statement provides important details about their loan and their legal and financial responsibilities.

First-time student borrowers must complete loan entrance counseling before their college will release their first loan disbursement. In addition, some colleges may require their student borrowers to complete loan counseling sessions each year they are in school.

Students who fail to enroll or attend class as required must repay their loan in full immediately. (Withdrawing after class begins will result in the start of the six-month grace period before repayment begins.)

### **Total Stafford Borrowing**

The amount students can borrow largely depends on their college's cost of attendance, their expected family contribution, their enrollment status and year in school, other financial aid they may receive, and whether they are a dependent or an independent student.

### [TIP]

Dependent students whose parents do not qualify for a federal PLUS loan may want to apply for an unsubsidized Stafford loan and should discuss this possibility with their college financial aid administrator.

### FEDERAL STAFFORD LOAN LIMITS

		Independent Student		
Academic Year	Dependent* Student Sub & Unsub	Sub & Unsub	Additional Unsubsidized	Total Subsidized and Unsubsidized
First Year	\$2,625	\$2,625	\$4,000	\$6,625
Second Year	\$3,500	\$3,500	\$4,000	\$7,500
Third and Remaining Years	\$5,500	\$5,500	\$5,000	\$10,500
Graduate/Professional		\$8,500	\$10,000	\$18,500
Aggregate Limits				
Dependent Undergraduate	\$23,000	_	_	\$23,000
Independent Undergraduate	_	\$23,000	\$23,000	\$46,000
Graduate/Professional	_	\$65,500	\$73,000	\$138,500

<sup>\*</sup>Dependent students whose parents are unable to obtain a PLUS loan may borrow the same amount in unsubsidized loans as independent students.

### **Federal PLUS Loans**

Federal PLUS loans are for parents or stepparents who need to borrow for their dependent child's undergraduate education. Today, about one in four families borrows money to pay for their child's higher education.

PLUS loans are not based on income and assets, and they are never subsidized. Parents may borrow up to the total costs of their child's education, minus any financial aid their child may receive. PLUS loans may also serve as a supplemental source of money for parents whose children have a Stafford loan. Parents are responsible for repaying their PLUS loan even if their child does not complete his or her education.

PLUS loans carry a variable interest rate, adjusted each year on July 1, with a cap of 9 percent. (For new loans taken July 1, 2004, through June 30, 2005, the interest rate is 4.17 percent, the lowest ever.) Interest begins to accrue with the first disbursement of loan funds. Origination and insurance fees of up to 4 percent may be deducted from each loan disbursement. Repayment begins within 60 days after the final loan disbursement. There is no grace period.

To qualify, parents must be U.S. citizens or eligible noncitizens, have a valid Social Security number and pass a credit check (Direct loan borrowers must be creditworthy). Generally, parents must not have any outstanding tax liens, unpaid judgments, delinquent or defaulted

loans, or excessive credit card debt, or any bankruptcy, foreclosure or wage garnishment within the past five years. Parents who do not pass the credit check or are not creditworthy may still be able to receive a PLUS loan if they know someone who is and who is willing to cosign their loan. In addition, students must meet the requirements for federal aid.

### **Applying for PLUS Loans**

To apply for a PLUS loan, one parent must complete the Federal PLUS Loan Promissory Note, available from the lender or the college's financial aid office. Some colleges may electronically transmit loan application information to the guarantor or the lender to guarantee the loan. In addition, most colleges require students to file the FAFSA. To learn more about the application process, parents should work with the financial aid administrator at their child's college.

### [TIP]

Students should file the FAFSA before their parents apply for a federal PLUS loan because doing so may result in more favorable types of financial aid.

### Unearned Federal Aid

Students must be enrolled in college to receive federal aid. If students completely withdraw from college, they or their school may be required to repay all or a portion of the federal financial aid they received, depending on how much of the assistance they earned according to a federal formula. For more information, students should contact their college's financial aid administrator and their academic counselor to learn about any possible financial consequences before they decide to leave school.

### **Receiving PLUS Loan Funds**

PLUS loan funds are delivered to colleges according to each college's disbursement schedule. Colleges can release the funds no earlier than 10 days before instruction begins and only after the student's enrollment status and academic progress have been verified.

In addition, lenders must give parents a loan disclosure statement before or at the time of the first disbursement. This statement provides important details about the PLUS loan, including its repayment terms, conditions and benefits, interest rate, and the borrower's legal and financial responsibilities.

If students fail to enroll or attend class as required, PLUS loans must be repaid in full immediately.

### TIP

Have a question about federal Stafford or PLUS loans? Check out the FAQs section at www.edfund.org (select "QuickLinks" then "FAQ"). Or read EDFUND's brochures on the federal Stafford loan and the federal PLUS loan. Copies may be ordered by using the EDFUND order form in the back of this guide or downloaded at www.edfund.org.

### CAMPUS-BASED FEDERAL FINANCIAL AID

When students file their FAFSA (and provide additional information to their college if required), they will also be considered for three smaller federal programs: Federal Supplemental Educational Opportunity Grant, Federal Perkins Loan and Federal Work-Study. Together, these programs are known as the "federal campus-based programs." The programs are administered by colleges and funded by the federal government.

Each college decides how to award its federal funds and sets its own application deadlines. Funding is limited and not all colleges participate in all three programs. For more information, students should contact their college's financial aid office.

### **Federal Supplemental Educational Opportunity Grants**

Colleges award these grants of between \$100 and \$4,000 per year to undergraduate students with exceptional financial need, with priority given to Pell Grant recipients. They do not have to be repaid.

#### Federal Work-Study

If students are offered Federal Work-Study as part of their financial aid package, their college will help them find a part-time job on or off campus. If possible, they will be placed in work related to their studies or career plans, or in community service. They will earn at least the federal minimum wage.

#### **Federal Perkins Loans**

Federal Perkins loans are low-interest loans for both undergraduate and graduate students with exceptional financial need. Students can borrow up to \$4,000 for each year of undergraduate study and up to \$6,000 per year if they are graduate students. In all, they can borrow up to \$20,000 for undergraduate study and up to \$40,000 for graduate or professional study. However, few students receive the maximum award amounts because Perkins loan funds are usually very limited.

The college is the lender and awards the loan funds. Students pay no interest on their loan while enrolled at least half time and must begin repaying their loan nine months after graduating, leaving school or enrolling less than half time. The interest rate at repayment is fixed at 5 percent. Depending on how much they borrow, students may have up to 10 years to repay.

#### CAPITALIZING INTEREST ON UNSUBSIDIZED STAFFORD LOANS

Borrowers are responsible for paying the interest due on an unsubsidized federal Stafford loan from the date the lender first disburses the loan until the loan is paid in full. When interest is added to the principal balance of a loan rather than being paid as it accrues, the process is called capitalization. When borrowers leave school and begin repaying their loans, the monthly payment may be higher or the loan's repayment time may be extended due to the increased loan balance. If borrowers receive a deferment or forbearance and choose to defer and capitalize interest charges, the loan's principal balance will increase each time the lender capitalizes unpaid interest. Borrowers will pay more interest over the life of the loan.

This chart demonstrates the difference between capitalizing interest and paying interest as it accrues on a \$4,000 unsubsidized Stafford loan at 8.25 percent interest under a standard repayment plan. The borrower attended college for four years and had a six-month grace period before repayment began. In case number one, the student paid his interest, a total of \$1,485, during school as it accrued. In the second case, the student did not pay any interest during school but capitalized the \$1,485 in accumulated interest due at repayment.

Case	Total Principal at Repayment	Monthly Payments	Number of Payments	Interest Paid	Total Amount Repaid*
1. Not Capitalized	\$4,000	\$50	117	\$1,827	\$7,312*
2. Capitalized	\$5,485	\$67	120	\$2,588	\$8,073
Difference					\$761

<sup>\*</sup>Includes original \$1,485 paid during school.



### Loan Repayment

Before accepting a loan, students and parents should consider their future income and ability to repay. Monthly federal Stafford loan payments could be \$50 to \$650 or more, depending on how much money is borrowed and the repayment plan. Manageable payments depend on starting income, amount of the monthly payment, length of repayment, and other student loan debts and expenses, including rent, food, utilities, insurance and car payments.

If unemployment, temporary financial setbacks or other problems make it difficult to repay their loan, borrowers should contact their lender or EDFUND immediately to learn about their options.

### **Repayment Plans**

Borrowers may choose from several plans when it comes time to repay their federal Stafford loans and may change their plan at least once a year by contacting their lender. The repayment options include a standard plan, graduated plan, income-sensitive plan (FFEL loans), income-contingent plan (Direct loans), and extended plans. For details, go to www.studentaid.ca.gov or www.edfund.org.

Repayment plans for private loans usually are not as flexible.

#### **Loan Combination**

If borrowers' loans are with the same lender, their monthly payments may be combined to simplify repayment. With loan combination, monthly payments are likely to be lower than if borrowers were paying each loan separately. Moreover, borrowers receive a single monthly statement.

Here's how it works: The minimum payment on a federal Stafford loan is currently \$50. If the loan is for \$2,625, the monthly payment will be \$50, not \$32, as it otherwise would be under the standard repayment plan at 8.25 percent. With loan combination, the lender combines the principal balances of Stafford loans. For example, if the lender combined two loans, each for \$2,625 (\$5,250 total), the minimum monthly payment would be \$64, not \$100.

#### LOAN REPAYMENT CHART

Borrowers are better off when they borrow conservatively, budget wisely and plan ahead. Knowing the monthly payments for the amount they borrow is a great start.

INTEREST RATE		3.3	7%	8.25%		9.00%	
TOTAL AMOUNT Borrowed	NO. OF Payments	PAYMENT	TOTAL Interest	PAYMENT	TOTAL Interest	PAYMENT	TOTAL Interest
\$3,000	65	\$50	\$291	\$57	\$742	\$58	\$815
\$5,000	117	\$50	\$873	\$67	\$2,294	\$64	\$2,528
\$8,000	120	\$79	\$1,435	\$98	\$3,774	\$101	\$4,161
\$10,000	120	\$98	\$1,793	\$123	\$4,718	\$127	\$5,201
\$16,000	120	\$157	\$2,869	\$196	\$7,549	\$207	\$8,322
\$20,000	120	\$197	\$3,587	\$245	\$9,437	\$253	\$10,402
\$25,000	120	\$246	\$4,483	\$307	\$11,796	\$317	\$13,003
\$35,000	120	\$344	\$6,277	\$429	\$16,514	\$443	\$18,204
\$50,000	120	\$491	\$8,967	\$613	\$23,591	\$633	\$26,005
\$100,000	120	\$983	\$17,934	\$1,227	\$47,184	\$1,267	\$52,011
\$138,500	120	\$1,361	\$24,838	\$1,699	\$65,349	\$1,754	\$72,035

### **Loan Consolidation**

With loan consolidation, borrowers can refinance one or all of their outstanding federal student loans into a single new loan with one monthly payment. The new loan will have a fixed interest rate, new terms and an extended repayment period of up to 30 years. There are no insurance or origination fees.

The interest rate on the new consolidation loan is the weighted average of the interest rates on the loans being consolidated, rounded up to the nearest eighth of a percentage point, with a cap of 8.25 percent. The total amount of the loans being consolidated and the length of repayment will determine the amount of the monthly payment. Each lender offers its own repayment plans and options.

Federal Stafford, PLUS, Perkins and a number of other federal education loans may be consolidated. Private loans from banks, colleges or family cannot be consolidated into a federal consolidation loan.

### [TIP]

Students can learn more about loan consolidation by reading EdFund's pamphlet, A Step-by-Step Guide to Loan Consolidation. For copies, use the EdFund order form in the back of this publication. The pamphlet may also be downloaded at www.edfund.org.



Prospective borrowers can go to www.edwise.org, key in their anticipated loan balance and let EDWISE point out the repayment plan that will work best for them.

To apply for loan consolidation, the first step for borrowers is to contact one of their current lenders. If none of those lenders participates in the federal Consolidation program, the borrowers may apply through any participating lender.

Before deciding to consolidate their loans, borrowers should take some time to see if they would benefit. Using EDWISE, the online financial planning guide at **www.edwise.org**, they can evaluate their options.

### Resolving Delinquency with Deferment or Forbearance

When borrowers fall behind in their payments, they are considered to be "delinquent" on their loan. Their delinquency will be reported to a national credit agency, which could damage their credit and future ability to borrow. Borrowers should be urged to avoid delinquency by looking into their options. Depending on their situation, they may be able to change their repayment plan, reduce or postpone their payments for a period of time, or have their student loan debt forgiven. Borrowers may also want to consider loan consolidation or loan combination.

## ACCEPT A LOAN?

Before applying for a loan or accepting loan funds, students should ask:

Is the college or program a good investment? Students have the right to be informed about a college's tuition and refund policies, academic and training programs, financial aid programs, faculty and facilities, and its graduates' success in finding a job. They also have the right to ask about the college's completion and transfer-out rates. Even if they do not graduate, cannot find a job or are not happy with their education, students still must repay their loans.

Are there job opportunities in my chosen field? Some jobs and careers are more stable than others or higher paying. Students can learn more about 250 occupations, including the nature of the work, training needed, job prospects and earnings, in the federal *Occupational Outlook Handbook*. It is available online at www.bls.gov/oco and was recently updated. In addition, take-home salaries for hundreds of jobs are listed at www.edwise.org.

Are there other options? Students should check out all scholarships, grants, employment opportunities, AmeriCorps, military and veteran benefits, cooperative education and other options before borrowing.

What are the true costs of my loan? It can cost money to borrow money. Students should be sure they know the true cost of their loan. In addition to interest charges, there may be origination fees and a guarantee fee taken out of each disbursement. Moreover, borrowers who do not make their loan payments on time may be hit with late fees and collection costs.

**Can I repay the loan?** Before applying for a loan, students (and parents) should determine how much they can afford to repay. At **www.edwise.org**, they can estimate how much they will need, what their monthly payments and other expenses will be, what they can expect to earn and more. Or they can click on **www.studentdebthelp.org**.

What are my rights and responsibilities? When students accept a loan, they accept legal and financial responsibilities that last until the loan is repaid in full. Borrowers also have important rights which they should know and understand.

Here are some important tips and reminders:

Simplify loan repayment by staying with one lender. Many lenders offer loans and their lending policies may differ. Remaining with the same lender for any additional loans may keep payments more manageable by minimizing the paperwork.

Know your lender or loan servicer. After originating a loan, lenders can keep the loan until it is paid in full, sell it to another company or keep it and contract with a loan servicer to manage the day-to-day details of tracking or collecting loan payments. If a loan is transferred, borrowers will be notified by mail, so they should always make sure lenders have their current address.

Keep in touch with the lender and school. Borrowers are required to inform their lender promptly of any changes in name, address (permanent, local or e-mail), enrollment status and graduation date.

Automate payments, if possible. Many lenders allow borrowers to set up automatic payments from their bank account. This can help borrowers build a good payment record. Some lenders even discount the interest rate for borrowers who choose automatic payments.

Look into loan forgiveness and assumption programs. Federal Stafford and Perkins loan debt may be forgiven if borrowers take on certain jobs after they graduate. For example, there are loan forgiveness programs for borrowers who serve as teachers or child care providers in designated schools or communities. See page 25.

Avoid delinquency or default. If borrowers fall behind in their payments, their delinquency may be reported to a national credit agency, which could tarnish their credit rating and future ability to borrow for purchases like a car or house. To avoid delinquency or default, borrowers can look into changing their repayment plan, consolidating or combining their loans or applying for a deferment or forbearance.

Do not default. A defaulted loan is serious. Being in default means the lender has turned the loan over for collection and the entire amount is immediately due and payable. There are also other consequences—wages and tax refunds may be garnished, collection charges and attorney's fees may be assessed, professional licenses can be lost and more.

Avoid stretching out loan payments. The longer borrowers take to pay off their loans, the more interest they will pay. Stretching out payments could mean paying hundreds or even thousands of dollars more over the life of the loan.

Make prompt and timely payments. Paying off loans is a great way to develop a good credit history. Federal loans can be prepaid at any time without paying a penalty or fee.

#### **Deferment**

One way to have payments postponed is through a deferment, but deferments are not automatic. Eligibility depends on the guidelines that were in place at the time of the borrower's first loan. Deferments are not available for loans in default.

The most common reasons for deferment are returning to school at least half time, unemployment and economic hardship. Deferments may also be given to borrowers in a graduate fellowship program or a rehabilitation program for disabled individuals approved by the U.S. Department of Education.

During deferments, the federal government pays the interest on subsidized Stafford loans and Perkins loans. Interest on unsubsidized loans continues to accrue but may be deferred.

Borrowers request a deferment in writing and submit proof of their eligibility to the lender. College financial aid offices, lenders, EDFUND and Direct loan servicers have forms and procedures to assist borrowers. Payments must be maintained until the lender notifies borrowers that their deferment has been approved.

If borrowers are unable to meet regular monthly payments because of financial difficulties and they do not qualify for a deferment, they must notify the lender immediately.

#### **Forbearance**

Borrowers who are having difficulty repaying their loan but who do not qualify for a deferment can request a forbearance from their lender. A forbearance is not an entitlement, but is an *option* at the discretion of the lender. Subject to lender approval, payments may be postponed or reduced, but borrowers remain responsible for paying all the interest that accrues, even on subsidized loans.

Some possible reasons for forbearance include poor health, a rigorous residency program or a monthly loan payment that is more than 20 percent of the borrower's monthly gross income.

### **Loan Cancellation**

In special cases, a loan may be discharged or canceled. If borrowers are eligible for loan discharge, their loan will be forgiven and they will not have to repay it.

Possible reasons for a student loan discharge include total and permanent disability; death; school closure; false certification of a borrower's eligibility by the school; and failure of the college to return loan funds to the lender as required (the amount kept by the college does not need to be repaid).

### Federal Stafford Loan Forgiveness

Portions of Stafford loans may be forgiven for borrowers who take on certain jobs after graduating. Under the Federal Teacher Loan Forgiveness program, borrowers who teach full time for five years in designated K-12 schools serving low-income families may have up to \$5,000 of their Stafford loan debt forgiven. They must have received their loans on or after October 1, 1998, and have had no outstanding loan balance before then or at the time they took out their loan. For more information, go to www.studentaid.ed.gov (select "Repaying").

Students who receive an associate or bachelor's degree in early childhood education and work full time for two years in an eligible facility that serves a low-income community may have their loan debt reduced or eliminated under the Federal Child Care Provider Loan Forgiveness Program. What's more, borrowers may qualify for a forbearance on their loan payments while they are working as a child care provider or a preschool teacher. To learn more, go to www.studentaid.ed.gov (search for "child care provider").

In addition, AmeriCorps educational awards may be used to pay off federal student loans. For more information, go to www.americorps.com.

The California Student Aid Commission offers the Assumption Program of Loans for Education. See page 16.

### Federal Perkins Loan Forgiveness

Borrowers of federal Perkins loans may have their loans, or a portion of them, forgiven and may also be eligible for deferment if they:

- teach full time at designated low-income public schools, in a designated subject area or to children with disabilities.
- work at a family service agency serving children from low-income families.
- work as a full-time nurse, medical technician, law enforcement or corrections officer, or Head Start staff member.
- serve as a VISTA or Peace Corps volunteer.
- serve in the U.S. Armed Forces in areas of hostility or imminent danger.

To learn more, borrowers should contact the college where they received their Perkins loans or go to www.studentaid.ed.gov.



Borrowers who are on active duty in the U.S. Armed Forces may get a break from their student loan obligations while deployed. For more information on the HEROES Act, borrowers should contact their lender.







Students can learn more about federal loan forgiveness for teachers by reading EDFUND's Teacher Loan Forgiveness brochure. The brochure may be downloaded or ordered online at www.edfund.org.

#### **Loan Default**

Trouble begins when borrowers miss a loan payment. When they are 240 days late making a payment, the entire amount of their loan becomes immediately due in full. When a loan is 270 days delinquent (360 days for federal Direct loan borrowers), borrowers are in default.

Borrowers who default on their loans face serious consequences, including:

- loss of the privilege to make monthly payments, with the full loan amount becoming due and payable
- loss of eligibility for future student financial aid
- wage garnishment and attachment of property
- withholding of state and federal income tax refunds and lottery winnings
- loss of deferment and forbearance options
- loss of eligibility for certain federal and state jobs
- loss of professional license
- court action or litigation
- assessment of collection costs, increasing the loan payoff amount.

If borrowers are having trouble repaying their student loans, they should call their lender immediately. They may also call EDFUND toll free at 800.298.9490. Staff is available Monday through Thursday, 8 a.m. to 6 p.m., and Fridays, 8 a.m. to 5 p.m. PST.

# California Student Opportunity and Access Program

The California Student Aid Commission's California Student Opportunity and Access Program, or Cal-SOAP, is a coordinated outreach effort among school districts, colleges, community-based organizations and private-sector partners to increase the number of low-income, first-generation or underrepresented students in higher education.

Now in its 27th year, Cal-SOAP directs state funds to consortia in 15 regions of the state. The funds are matched locally. All consortia share a common goal: to provide early outreach on higher education and financial aid to raise the college attendance rates of students from schools or geographic regions with documented low eligibility or college participation rates, students who would be the first in their families to attend college or students who are from low-income families.

In addition, Cal-SOAP consortia provide salaries and work experience for eligible postsecondary students who serve as peer tutors and advisors.

While each project offers services specific to the needs of its local community, each one also focuses on three major areas:

- tutoring students who have potential for success in postsecondary education
- providing individual, group and peer counseling to help students enter and successfully complete college
- disseminating information about college admission requirements, courses of study, costs, financial aid opportunities and other aspects of postsecondary education.

In addition, Cal-SOAP sponsors "Transfer: Making it Happen," a program that provides academic counseling and financial aid information to help California Community College students successfully transfer to a four-year college. For more information about this and other Cal-SOAP programs, contact your local Cal-SOAP office or e-mail the Commission's Cal-SOAP staff at CalSOAP@csac.ca.gov.

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#### SUCCESS

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### Smart Money Management Tools

Students headed to college need to be able to manage their money wisely. EDFUND offers a number of resources and services that focus on the basics of personal finance and money management.

### **Money Moves**

EDFUND has produced a set of three videotapes drawn from the best of *Money Moves*, a popular PBS series. Narrated by Jack Gallagher, the host of the *Money Moves* TV program, the 30-minute videos have fun with money matters while educating students and parents about personal finance and paying for college. One video covers how to track down scholarships and build a nest egg for college. Another takes on budgeting and the smart use of credit and debit cards. The third provides tips on how to stay out of debt. (The *Money Moves* series includes videos nos. V-16, V-17 and V-18.)

A fourth video, *Money Moves Jr.* (video no. V-20), is tailored for middle and high school students and covers money management, credit cards and budgeting for college.



### **Credit for College**

In an effort to help demystify college and financial planning for high school students, EDFUND and the National Endowment for Financial Education teamed up to produce *Credit for College: Tools for Managing Your Money* (publication no. I-110). The 24-page booklet focuses on practical aspects of handling money and features lively writing and engaging graphics to appeal to 9th through 12th graders.

### Smart Planning Online with EDWISE

EDWISE is an online tool that helps students get a handle on their finances, whether they need to borrow money for college or simply figure out a spending plan.

Located at www.edwise.org, EDWISE offers a variety of features that give students the ability to create college and post-college spending plans and check anticipated loan debts against real earnings. It explains repayment options and provides summary reports that students can print—they simply fill in the blanks and the calculations are done with a click of the mouse. Students will also find career and salary information for hundreds of jobs.

In addition, EDWISE promotes the "pay as you go" approach to loan repayment, which encourages students to pay the interest on their loans as it accumulates while they are still in school.

### **Streaming Videos**

Students will learn how to create a spending plan and manage their money while picking up money-saving tips from their peers in a growing library of streaming video presentations available at www.edfund.org (click on "Schools," then "Online Money Management Library" under "Default Prevention").

### Zone In-Entrance Booklet

Zone In—Entrance is a magazine-style booklet with fresh graphics that covers the various types of educational loans, definitions of loan terms, key players and sound advice on loan management (publication L-80A). Students come away with a firm grasp of the real-world issues of borrowing for college.



### TIP

EDFUND publications and videos can be ordered from EDFUND's Web site at www.edfund.org (click on "Publications and Forms"), by e-mailing orders to publications@edfund.org, by faxing an order form to 916.526.8838, by writing to the EDFUND Shipping Center at P.O. Box 419045, Rancho Cordova, CA 95741-9045 or by calling 916.526.7282 for personal service.

### **Debt Management Toolkit®**

EDFUND'S online toolbox contains everything you need to help students build a solid foundation in personal finance. Simply go to www.edfund.org, click on "Schools," then "Debt Management Toolkit" under "Default Prevention," then select "Debt Management Counseling" and "High School Outreach." You will find a directory of tools, including publications, videos and Web links.

### Private/Alernative Loans: Get Answers

EDFUND's brochure, *Private/Alternative Loans: Get Answers*, provides a list of questions to ask when looking for a private loan to pay for college, with ample space for note taking.

### College Eligibility for Financial Aid Programs

Federal and state grants and loans may be used only at approved postsecondary institutions. For a list of colleges eligible for the federal loan and grant programs, contact the U.S. Department of Education; for a list of schools eligible for the individual state grant programs, contact the California Student Aid Commission.

### **Cal Grants**

To be eligible for the Cal Grant programs, postsecondary institutions generally must participate in the federal Pell Grant Program and at least two of the three federal campus-based aid programs (Federal Supplemental Educational Opportunity Grant, Federal Work-Study Federal Perkins Loan).

California law allows an exception to participation in the federal financial a programs. Cal Grant awards may be us at any nonprofit, regionally accredited school based and operating in Californif the school (1) certifies that 10 percent of its operating budget is spe on school-funded educational grants, and (2) demonstrates that it has the administrative capacity to administer funds.

### [TIP]

Title IV codes of colleges that participate in the federal student aid programs administered by the U.S. Department of Education are available online at www.fafsa.ed.gov. You may also order a list of Title IV school codes by calling 877.4ED.PUBS or e-mailing edpuborders@edpubs.org.

### Assumption Program of Loans for Education

For APLE, schools must be eligible to participate in the federal and state financial aid programs and have a program of professional teacher preparation approved by the Commission on Teacher Credentialing. To contact the Commission on Teacher Credentialing, go to www.ctc.ca.gov, call 916.445.7254, or write to P.O. Box 944270, Sacramento, CA 95814.

### Robert C. Byrd Honors Scholarship

To offer these scholarships, schools must be public or independent nonprofit postsecondary institutions located in the United States. Private career colleges are not eligible.



### APPROVAL AND ACCREDITATION AGENCIES

Generally, a college is accepted for California's student aid programs after being approved for the federal aid programs. For information on colleges approved for federal financial aid programs, contact:

**U.S. Department of Education** 800.4FED.AID

www.fafsa.ed.gov

Information about academic and vocational accrediting procedures may be obtained from the following organizations, depending on the type of school:

The Western Association of Schools and Colleges www.wascweb.org

Senior College Commission

985 Atlantic Avenue, Suite 100 Alameda, CA 94501 510.748.9001

www.wascweb.org/senior

Accrediting Commission for Community and Junior Colleges

10 Commercial Boulevard, Suite 204 Novato, CA 94949 415.506.0234

www.accjc.org

**Accrediting Commission for Schools** 

Northern California Office 533 Airport Boulevard, Suite 200 Burlingame, CA 94010 650.696.1060

www.acswac.org

**Accrediting Commission for Schools** 

Southern California Office 43517 Ridge Park Drive, Suite 100 Temecula, CA 92590-3615 909.693.2550

www.acswasc.org

State Bar of California

Office of Admissions 180 Howard Street San Francisco, CA 94105-1639 415.538.2000

www.calbar.ca.gov (under "Bar Exams," select "Admissions," then "Law Schools in California")

Accrediting Commission of Career Schools and Colleges of Technology

2101 Wilson Boulevard, Suite 302 Arlington, VA 22201 703.247.4212

www.accsct.org

Accrediting Council for Independent Colleges and Schools

750 First Street NE, Suite 980 Washington, DC 20002-4241 202.336.6780

## Planning Your Financial Aid Workshop

Whether you want to put on a two-hour workshop on financial aid for parents, organize a three-hour campus tour for students or coordinate a four-day statewide conference for high school counselors, the following steps can help ensure a successful event.

- 1. Identify members of your planning committee. Ask for volunteers, looking for those with the skills or expertise you need. Keep the committee relatively small for flexibility in arranging meetings and decision-making. Assign tasks members may do alone or in a subcommittee of others outside the planning committee.
- **2. Determine the need, event and audience.** Establish your goal or mission. Identify your audience and plan the structure of the event: workshop, interactive training, multi-day conference or daylong campus visit. Estimate how many will attend. Prepare the concept or theme, approximate cost, timeline and other details. Gain appropriate approval.
- **3.** Establish a checklist of things to be accomplished. Assign tasks to committee members, with clear timelines and responsibilities. Update checklist as needed. Establish a checklist for each day, if the event will cover multiple days or sessions. Assign an event chair, coordinator or facilitator.
- **4. Determine the date and time.** Consider whether school is in session or closed due to holidays, break times or in-service days. Also consider religious observances, scheduled musical, drama or athletic events, deadlines for financial aid and college admissions applications, and test dates—midterms, finals, GED, SATs or ACTs. Consider an alternative date to allow for availability of facilities, presenters or weather conditions. Allow enough time to announce and promote the event and to accommodate registration. Select reasonable times and time frames that allow for the presentation of information and travel arrangements.
- **5. Determine the location and facility.** Select a facility, considering the number of participants, activity, layout of the room (rows of chairs, groups of tables, exhibits, vendor displays), plenary or small group sessions, number and size of rooms, available services (video, fax, phone lines, storage, childcare, food) and whether the facility can accommodate participants with physical challenges. Contact possible sites to determine availability, parking and accessibility. Request rental costs, fees and terms of complimentary space, along with information on dining or catering capabilities. Tour the facility; if located out of town, have a local associate do the tour. Ask about emergency procedures.
- 6. Negotiate the facility arrangements. Determine menu (snacks, beverages and meals) and price per person. Coordinate times for food and beverage service. Ensure rooms have adjustable lighting, cooling and heating. Determine service and equipment needs and fees (overhead projector, phone lines, microphone, podium, TV, closed-caption capabilities). Determine how many rooms and chairs are needed and if extra seating is available. Ask about maps to the site. Calculate total costs—are you still on budget?

- 7. Select presenters. Look to professional organizations, government agencies and colleges. Consider experience, expertise and travel or presentation fees. Also, consider observing the presenter ahead of time at another event. Give presenters information to cover or ask them to provide a copy of their presentation. Draft a letter of acceptance, clearly stating the date, time, location, housing arrangements and fees, expectations, and when and where to check in; reconfirming the size and make-up of the audience; verifying equipment needs; and explaining evaluation process. Note if you require closed-captioned videos or bilingual materials. For speakers from private organizations, clarify in writing when, where and what they will be allowed to sell.
- **8. Determine the cost to attend.** Calculate the entire cost of the event and divide by the expected number of participants to get the cost per person for overhead. Add in the per-person charge for food, beverages and other fees to get the final cost per person. Decide if you will reduce fees for those who attend part time and if there will be late registration fees. Determine if you will underwrite any of the costs or have a corporate sponsor. Also, determine your cancellation policy.
- **9. Prepare and distribute registration materials.** Send out your registration materials at least two months ahead of time; at least three months or more if your event is large. Consider offering both paper and electronic registration. Set your registration deadline and decide if you will accept late or walk-in registrations. Be sure to include a contact person, phone number, and mailing and e-mail addresses on the registration materials.
- 10. Prepare announcements. Advertise your event by sending preannouncements early on to possible participants. Send news releases to local newspapers and TV stations for calendar sections. Contact feature editors with story ideas (for example, national leader to participate in local event, time for college financial aid applications, tips for selecting a college). Write ads or articles for school newsletters or do a direct mailing to parents. Use e-mail listings and high school listservs. Post fliers and send notices to public service agencies. Distribute public service announcements to local radio or TV stations (at least three months ahead, if possible). Prepare event announcement or invitation, including the registration form. Also, take advantage of your campus marguee.
- **11.** Work with presenters. Remind presenters not to stray from the theme. Consider asking individual presenters to work together as a team. Check in with presenters about two weeks in advance for any last-minute changes or requests. Ensure presenters are aware of break times.
- **12. Registration process.** Respond to registrations received. Record the time, date, location, housing information and receipt for registration paid, as appropriate.
- 13. Conduct your event. Make sure all committee members know their responsibilities during the event. Provide key staff with cell phones. Arrive at least two hours before the event, or even earlier, to coordinate and help with set up. Work with at least one site person to deal with any site-specific issues. Provide a sign-in sheet and name tags, and collect evaluation sheets at the end.
- 14. Evaluate your event. Be aware of participants' comments and body language during the event. Ask everyone—participants, presenters and committee members—to complete an evaluation. Compile and review all evaluations to determine what worked, what did not and what suggestions to incorporate next time. Send thank-you notes to volunteers and presenters.

### On the Web

Here is a sampling of Web sites that cover planning and paying for college. (This listing is for convenience only and is not an endorsement of any site.) In addition, most colleges have their own Web site and many feature virtual tours of their campuses and the opportunity to chat with current students.

When using the free sites listed here, you or your students may be asked to give personal information. Before doing so, be sure you read and understand the privacy policy posted on each site.

#### ABCs of Early Awareness: A Resource Guide and Toolkit for Helping Students Achieve a Higher Education www.nasfaa.org/subhomes/abcs/ index.html

This Web site, sponsored by the National Association of Student Financial Aid Administrators, is designed to help counselors get younger students thinking about and preparing for college.

#### **ACT**

#### www.act.org

Students can register here to take the ACT or have their scores sent to colleges.

#### American Indian Education Programs www.oiep.bia.edu www.collegefund.org

Browse these sites to learn more about scholarships and other education programs for Native Americans.

### AmeriCorps www.americorps.org

You will find information on the AmeriCorps programs here, including online applications.

#### Association of Independent California Colleges and Universities www.aiccu.edu www.aiccumentor.org

Check out the online student guide, including admissions applications for 76 independent colleges.

#### California Association of Student Financial Aid Administrators www.casfaa.org

This site is a good destination for college financial aid administrators.

#### California Colleges www.californiacolleges.edu

Students and their families can find information on planning and preparing for college in California; for middle school students on up. Includes links to all the state's colleges.

### California Community Colleges www.cccco.edu

Learn about all the community colleges and their programs and services.

### California Private Career Colleges www.cappsonline.org

At the California Association of Private Postsecondary Schools' Web site, you will find links to colleges and more.

### California Postsecondary Education Commission

#### www.cpec.ca.gov

Provides an overview of postsecondary education in California, plus links to colleges statewide.

#### California State University www.calstate.edu www.csumentor.edu

Check out all the CSU campuses, including programs and services.

### California Student Aid Commission www.csac.ca.gov

Here you can learn more about the Cal Grant Entitlement and Competitive programs, other state aid, outreach and training opportunities, and other services.

### California Virtual High School www.cavhs.org

Students will find the tools they need to prepare for the SAT and ACT, including tutorials, practice sessions and a vocabulary builder.

### Cash for College www.californiacashforcollege.org

Find the dates and locations for events, held each year in January and February, at which students and parents can get in-person help with the FAFSA.

### College Board and SAT www.collegeboard.com

Students can register for the SAT or have their score sent to schools from this site. There's also information on planning and paying for college and links to colleges nationwide.



### College Board Online Scholarship Search http://apps.collegeboard.com/cbsearchss/scholarshipSearch.jsp

Students can search this database of more than 2,000 programs that provide funding for undergraduate study from non-college sources.

### College is Possible www.collegeispossible.org

Browse this guide for parents, students and educators.

### College Opportunities Online www.nces.ed.gov/ipeds/cool

Students can plug in their major, interests and geographic area, and this U.S. Department of Education site will fetch likely matches from profiles of more than 7,000 colleges and career schools.

### College Sports and Athletic Scholarships www.ncaa.org

Here the National Collegiate Athletic Association (1,200 colleges, athletic conferences and sports organizations) provides information for students who would like to participate in college sports and learn about athletic scholarships.

#### Cooperative Education www.co-op.edu www.ca-co-op.edu

Learn more about cooperative education, a work-learn program, at this site.

#### **E**D**F**UND

#### www.edfund.org

Here students, parents and educators will find information on planning for college and a career, applying for financial aid and managing student loans; includes free classroom resources.

#### **E**D**W**ISE

### www.edwise.org

EDWISE is an online financial planning tool developed by EDFUND and the University of California, Los Angeles, to help students take charge of their financial future.

#### Employment Trends www/bls.gov/emp www.calmis.ca.gov

Take a look at where the jobs are now and where they will be tomorrow.

### FAFSA on the Web www.fafsa.ed.gov

Here students can complete and file the FAFSA, and find links to the federal financial programs and PIN registration.

#### FastAid www.fastaid.com

Students can browse this free online database of thousands of scholarships.

#### **FastWeb**

#### www.fastweb.monster.com

This destination is among the largest and best known online database of private sector sources of financial aid.

#### Federal Tax Benefits www.irs.gov/pub/irs-pdf/p970.pdf www.irs.gov/individuals/article/ 0,.id=96341,00.html

Direct students and parents to this IRS site for information on federal tax credits and deductions for college.

### FinAid!® The SmartStudent™Guide www.finaid.org

This site pulls together information on financial aid and how to apply for it, and has calculators to estimate expected family contribution.

### Financial Aid for Health Professionals www.bhpr.hrsa.gov www.hhs.gov www.usph.gov

Information on federal financial aid for undergraduate and graduate students in the health professions can be found here.

## Foster Youth www.chafee.csac.ca.gov www.nrcys.ou.edu/NRCYD/state\_home\_htm Learn about financial aid for current and former foster youth.

### Gates Millennium Scholarships www.gmsp.org

These scholarships, funded by the Bill and Melinda Gates Foundation and administered by the United Negro College Fund, are for outstanding Pell Grant-eligible students who are African Americans, American Indians, Alaskan Natives, Hispanic Americans or Asian-Pacific Islanders.

### Help Completing the FAFSA www.fafsa.ed.gov

#### www.studentaid.ed.gov/completefafsa

Students will find free online help for completing the FAFSA.

### Hispanic Scholarship Fund www.hsf.net

Explore scholarships offered by the Hispanic Scholarship Fund.

#### Internal Revenue Service www.irs.gov/individuals/page/ 0,.id=15554,00.html

The IRS's Web site offers a tax toolkit to help teachers integrate lessons about taxes in the classroom.

#### Job Search www.studentjobs.gov www.coolworks.com www.idealist.com

Steer your students to these sites for hundreds of paid and volunteer jobs in government, state and national parks, and nonprofit organizations.

### Mapping Your Future www.mapping-your-future.org

This destination offers steps toward college and a career for middle and high school students, college students, borrowers, nontraditional students and parents.

### Military Scholarships and Financial Aid www.todaysmilitary.com

Provides information on financial aid for college provided by the military.

#### National Association of Student Financial Aid Administrators www.nasfaa.org

This Web site offers a wealth of information for high school counselors and financial aid administrators, and even more for members.

### National Student Loan Data System www.nslds.ed.gov

Using their PIN, students can get their current federal financial aid history from the government's central database.

### Occupational Outlook Handbook www.bls.gov/oco

Students can look up job prospects and how much they can expect to earn in their future career.

#### Peace Corps www.peacecorps.gov

Stop here to find out how Peace Corps volunteers may incorporate their service into a master's degree program and may receive financial aid.

### Personal Identification Numbers www.pin.ed.gov

Here students and parents can register for PINs to e-sign the FAFSA.

#### Scholarship Scams www.ftc.gov/scholarshipscams www.studentaid.ed.gov/lsa

Learn how to avoid scholarship scams at these sites.

### Social Security Administration www.ssa.gov

Students can go to this site to apply for a Social Security number if they do not already have one or to find the location of the nearest Social Security office.

### Student Debt Help www.studentdebthelp.org

Here students can determine how much they can afford to borrow and more.

### The Student Guide to Financial Aid www.studentaid.ed.gov/guide

The U.S. Department of Education's The Student Guide, a comprehensive resource for Title IV programs, can be accessed here.

### Students.gov www.students.gov

This one-stop portal can help students plan and pay for college, choose a career and more.

### Students with Disabilities www.heath.gwu.edu

Check out the online resource guide, Creating Options, which provides helpful college financial aid information for students with disabilities.

### University of California www.universityofcalifornia.edu

Here you will find information on all the UC campuses and their programs.

### U.S. Selective Service www.sss.gov

Students can go here to register for the U.S. Selective Service, if they are required to do

### Veteran Education Benefits www.gibill.va.gov

Check out the financial aid programs for veterans and their dependents.

#### Yes I Can www.yesican.gov www.yosipuedo.gov

This federal bilingual site offers students and parents tools to make college a reality.

### In Print

The A's and B's of Academic Scholarships. Annual. Anna J. Leider, editor. Octameron Associates, P.O. Box 2748, Alexandria, VA 22301, 703.836.5480, www.octameron.com. \$9. Lists the major academic awards offered by the federal government, states, private sponsors and colleges.

Annual Register of Grant Support: A Directory of Funding Sources. 2003. Beverly McDonough, editor. Information Today: Medford, NJ. 800.300.9868. \$229. Contains grants, fellowships and awards from government and private sources.

Chronicle Financial Aid Guide 2004-2005: Scholarships and Loans for High School Students, College Undergraduates, Graduates and Adult Learners. Annual. Chronicle Guidance Publications, 66 Aurora Street, Moravia, NY 13118, 800.622.7284, www.chronicleguidance. com (item J26423W). \$24.98.

The Chronicle of Higher Education.

Weekly. \$82.50 per year. Write to Circulation Department, The Chronicle of Higher Education, P.O. Box 1955, Marion, OH 43305, call 800.728.2803 or subscribe online at www.chronicle.com/subscribe. Includes fellowship programs. Also available online.

**College Blue Book.** Annual. Macmillan Reference USA, **www.galegroup.com/macmillan**. One of a set of six volumes. \$325 per set.

College Cost and Financial Aid Handbook 2004. Annual. College Board Publications, Box 886, New York, NY 10101, 800.323.7155, www.collegeboard.com (item 006976). \$23.95. Includes typical financial aid packages for 3,000 two- and four-year colleges.

College Handbook 2004 with Real Stuff CD-ROM. Annual. College Board Publications, www.collegeboard.com (item 006941). \$27.95. Contains comprehensive information on thousands of U.S. colleges, including housing, athletics and financial aid.

College Checkmate: Innovative Tuition Plans That Make You a Winner. 2000. Ann Schimke. Octameron Associates, www.octameron.com. \$7.50. Summarizes what colleges offer which programs. Offers innovative tuition plans for all income levels.

College Money Handbook 2005.

2005. Peterson's Guides, P.O. Box 67005, Lawrenceville, NJ 08648, **www.petersons.com**. \$29.95. Lists more than 1,600 four-year colleges and their tuition plans and merit aid, athletic, co-op and ROTC programs. College Student's Guide to Merit and Other No-Need Funding. Biennial. Gail Ann Schlachter and R. David Weber. Reference Service Press, El Dorado Hills Business Park, 5000 Windplay Drive, Suite 4, El Dorado Hills, CA 95762, 916.939.9620, www.rspfunding.com. \$32, plus \$5 shipping. Describes more than 1,300 merit scholarships and other no-need programs.

Dan Cassidy's Worldwide Graduate Scholarship Directory. 2000. 5th Ed. Career Press, www.careerpress.com. \$26.99. Lists graduate scholarships, grants, loans and internships at colleges worldwide.

**Directory of Biomedical and Health Care Grants 2004.** 2003. 18th Ed. The Oryx Press, an imprint of the Greenwood Publishing Group, **www.greenwood.com**. Covers more than 3,000 private and public funding sources.

**Directory of Grants in the Humanities 2003-2004.** 2003. 17th Ed. The Oryx Press, an imprint of the Greenwood Publishing Group, **www.greenwood.com**.

**Directory of Financial Aids for Women.**Biennial. Gail Ann Schlachter. Reference Service Press, 5000 Windplay Drive, Suite 4, El Dorado Hills, CA 95762, **www.rspfunding.com.** \$45, plus \$5 shipping.

Dollars for College: The Quick Guide to Financial Aid. Scholarships, Fellowships, Loans, and Other Financial Aid Programs. 2000. Elizabeth A. Olson, editor. Ferguson Publishing Co., 200 W. Madison, Suite 300, Chicago, IL 60606. \$6.95 each, \$50 for 10. Lists 300 to 400 programs for each field of study.

Don't Miss Out: The Ambitious Student's Guide to Financial Aid. Annual. Anna and Robert Leider. Octameron Associates, P.O. Box 2748, Alexandria, VA 22301, www.octameron.com. \$10. Provides a survey of student aid in the United States.

Earn and Learn: An Introduction to Cooperative Education. 1998. 17th Ed. Joseph M. Re. Octameron Associates, www.octameron.com. Annual. \$5.

Educational Quarterly. Free newsletter. Congressional Hispanic Caucus Institute, 911 2nd Street NE, Washington, D.C. 20002, 800.ExcelDC, www.chci.org. Provides handson strategies for students seeking to continue their education; www.chci.org.

Financial Aid for African Americans. Biennial. Gail Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$40.

**Financial Aid for Asian Americans.** Biennial. Gail Ann Schlachter and R. David Weber. Reference Service Press, **www.rspfunding.com.** \$37.50.

Financial Aid for College: Understand and Plan Your Funding Options. 2000. Ronald W. Johnson and Marc Robinson. Dorling Kindersley, New York. \$6.95.

Financial Aid for Hispanic Americans. Biennial. Gail Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$40.

Financial Aid for Minorities in Journalism and Mass Communications. 1998. Leslie L. Lawton. Garrett Park Press, P.O. Box 190F, Garrett Park, MD 20896. \$5.95.

Financial Aid for Minorities in Business and Law. 1996. Garrett Park Press. \$5.95.

Financial Aid for Native Americans. Biennial. Gail Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$40. Describes opportunities for American Indians, Native Alaskans and Native Pacific Islanders.

Financial Aid for Research and Creative Activities Abroad. Biennial. Gail A. Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$45, plus \$5 shipping.

Financial Aid for Study and Training Abroad. Biennial. Gail A. Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$39.50, plus \$5 shipping.

Financial Aid for the Disabled and Their Families. Biennial. Gail A. Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$40, plus \$5 shipping.

Financial Aid for Veterans, Military Personnel and their Dependents. Biennial. Gail Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$40, plus \$5 shipping.

Financial Aid Officers: What They Do-To You and For You. 2000. 11th Ed. Donald Moore. Octameron Associates, www.octameron.com. \$5. Describes the financial aid cycle, from filing an application to receiving an award.

Financial Aids for Higher Education. 1997. Oreon Keeslar and Judy K. Santamaria. Brown and Benchmark Publishers, a Division of Wm. C. Brown Communication Inc., 2460 Kerper Boulevard, Dubuque, IA 52001. \$48.50. Describes more than 5,000 scholarships.

Foundation Grants to Individuals. 2001. 12th Ed. The Foundation Center, 8th Floor, 79 Fifth Avenue, Dept. XH, New York, NY 10003-3076. \$90.50, plus \$4.50 shipping. Identifies more than 2,300 foundations that award grants to individuals.

Free Money for Graduate School. 2000. 4th Ed. Laurie Blum. Checkmark Books, An imprint of Facts on File Inc., 11 Penn Plaza, New York, New York 10001. 800.322.8755. \$14.95.

Fulbright Grants and Other Grants for Graduate Study Abroad. 1999-2000. Annual. U.S. Student Programs Division, Publications Editor, 809 United Nations Plaza, New York, NY 10017. Free.

Funding for Persons with Visual Impairments. Biennial. Gail Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. Available in two versions: the large print edition describing programs for persons with visual impairments (\$30, plus \$5 shipping) and the plus edition, which includes additional opportunities for persons with any disability (\$50 on disk, plus \$5 shipping).

**Grants for Graduate and Postdoctoral Study.** 1998. Peterson's Guides, **www.petersons.com.** \$32.95.

**Grants for Scholarships, Student Aid and Loans, 2001-2002.** 2001. The Foundation Center. Grants Guide Series. \$75.

**Guide to Federal Funding for Education.** 1999. Education Funding Research, Washington, D.C. \$287.95 plus \$12.50 for shipping and handling. Includes monthly updates.

Higher Education Moneybook for Minorities and Women: A Directory of Scholarships, Fellowships, Internships, Grants and Loans. 1997-98. Doris M. Young and William C. Young. Young Enterprise International Inc., 5937 16th Street, NW, Washington, DC 20011. \$25.

High School Senior's Guide to Merit and Other No-Need Funding. Biennial. Gail Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$29.95, plus \$5 shipping. Contains 1,100 funding programs that never look at income level.

How to Find Out About Financial Aid and Funding. Biennial. Gail Ann Schlachter. Reference Service Press, www.rspfunding.com. \$37.50, plus \$5 shipping. Useful for locating financial aid directories—print, electronic and Internet.

How to Go to College Almost for Free. 2000. Benjamin R. Kaplan. Waggle Dancer Media Inc., P.O. Box 739, Gleneden Beach, OR 97388. \$23.95

Kaplan Scholarships 2003: More Than \$1 Billion in Free Money for College. 2002. Ben Kaplan, R. David Weber and staff of Reference Service Press, www.rspfunding.com.

Insider's Guide to Graduate Programs in Clinical and Counseling Psychology 2002-2003. 2002. John C. Norcross, Michael A. Sayette, Tracy J. Mayne. Guilford Press, www.guilford.com. \$22.95 International Student Handbook 2004.
Annual. College Board Publications,
www.collegeboard.com (item 006992).
\$27.95. Gives students from other countries
information on U.S. college admissions, visa
and documentation requirements, financial aid,
and more.

The Journalist's Road to Success. Annual. Dow Jones Newspaper Fund, http://djnewspaperfund.dowjones.com/fund/pubcareerguide.asp. Online publications for students seeking a career in journalism.

Loans and Grants from Uncle Sam: Am I Eligible and for How Much? Annual. Anna Leider. Octameron Associates, www.octameron.com. \$7.

Money for Graduate Students in the Biological and Health Sciences. Biennial. Gail Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$42.50, plus \$5 for shipping.

Money for Graduate Students in the Humanities. Biennial. Gail Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$40.

Money for Graduate Students in the Physical and Earth Sciences. Biennial. Gail Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$37.50

Money for Graduate Students in the Social and Behavioral Sciences. Biennial. Gail Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$42.50, plus \$5 for shipping.

National Directory of Internships. Biennial. National Society for Experiential Education. Available on at www.nsee/ndi.htm. Lists thousands of internship opportunities in 61 fields.

National Directory of Arts Internships 2001-2002. 2001. 8th Ed. Warren Christensen and Ron Clawges, editors. National Network of Artist Placement. 935 West Avenue 37, Los Angeles, CA 90065. \$75. Lists more than 1,250 host organizations offering approximately 5,000 internship opportunities.

National Directory of Scholarships, Internships and Fellowships for Latino Youth 2003-2004. Congressional Hispanic Caucus Institute. Free. Available online at www.chci.org/chciyouth/publications/ publications\_nd.htm.

Need a Lift? To Educational Opportunities, Careers, Loans, Scholarships and Employment. Annual. The American Legion, National Emblem Sales, P.O. Box 1050, Indianapolis, IN 46206, www.emblem.legion.org. \$3.95. Notices of the American Mathematical Society. Monthly periodical. American Mathematical Society, 201 Charles Street, Providence, RI 02940, www.ams.org/notices. Free online; subscriptions \$340 per year, free for AMS members. Lists assistantships and fellowships.

Reference Service Press Funding for Engineering Students. Annual. Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$30, plus \$5 shipping.

Reference Service Press Funding for Nursing Students and Nurses. Annual. Gail Ann Schlachter and R. David Weber. Reference Service Press, www.rspfunding.com. \$30, plus \$5 shipping.

The Scholarship Advisor 2002: Hundreds of Thousands of Scholarships Worth More than \$1 Billion 2001. 5th Ed. Christopher Vuturo. Princeton Review Series. \$26.

The Scholarship Book 2003: The Complete Guide to Private-Sector Scholarships, Fellowships, Grants and Loans for the Undergraduate. 2002. 5th Ed. Daniel J. Cassidy. National Scholarship Research Service. Lists more than 50,000 scholarships, grants, loans, fellowships, internships and contest prizes.

Scholarships and Loans for Nurse Education. 2002. National League for Nursing. 350 Hudson Street, New York, NY 10014. \$27.95.

Scholarships, Fellowships and Loans, 2003. 2002. 20th Ed. William A. Richards, editor. Gale Group Publishing, www.galegroup.com. \$215.

Scholarships, Grants, and Prizes, 2005. 2004. Peterson's Guides, www.petersons.com. \$29.95.

Scholarship Handbook 2004 with Real Stuff CD-ROM. Annual. College Board Publications, Box 886, New York, NY 10101, 800.323.7155, www.collegeboard.com (item 006984). \$26.95.

Sports Scholarships and College Athletic Programs. 2005. 5th Ed. Ron Walker, editor. Peterson's Guides. \$26.95. Presents a collegeby-college, sport-by-sport guide for athletes in 32 men's and women's sports.

**Summer Study Abroad 2005**. 2004. Peterson's Guides, **www.petersons.com**. \$29.95. Lists academic, volunteer, internship and foreignlanguage summer programs worldwide. Includes an overview of study abroad.

The Winning Edge: The Student-Athlete's Guide to College Sports 2002. 2002. 7th Ed. Frances and James Killpatrick. Octameron Associates, www.octameron.com. \$6.

The bibliography is compiled with the assistance of the Office of Financial Aid Services at the University of San Diego. It is not an endorsement of the listed publications.

## SHEETS



On the pages that follow you will find a two-page financial aid fact sheet in seven languages: English, Spanish, Vietnamese, Chinese, Hmong, Tagalog (Pilipino), and Korean. They can be photocopied and used as handouts for your students and their families.

# Financial Aid for College

# Free money, work-study and loans

Whether you're bound for a community college, four-year public or independent university, or private career college, it makes sense to check out financial aid. The major sources are the federal government, the state of California, colleges and universities, and the private sector.

### Free Money for College

Grants and scholarships are free money for college that you don't have to repay. Typically, grants are based on financial need and scholarships are awarded for merit.

**Cal Grants** are free money for students with financial need that may be used at any qualifying college in California. **www.calgrants.org** 

- Cal Grant A assists with fees and tuition for students who have at least a 3.0 GPA. For school year 2004-2005, the Cal Grant A award was up to \$5,684 at University of California campuses, up to \$2,334 at California State University campuses and up to \$8,322 at independent colleges.
- Cal Grant B provides a \$1,551 living allowance in addition to a tuition and fee award—the same amount as those for Cal Grant A—for low-income students who have at least a 2.0 GPA.
- Cal Grant C assists with tuition and training costs at technical or career programs—up to \$576 for books, tools and equipment, and up to \$2,592 more for tuition at a college other than a California Community College (Cal Granteligible students who attend a California Community College qualify for a fee waiver). Awards are based on work and educational experience, and vocational aptitude.

Federal Pell Grants of up to \$4,050 each year are the largest source of free money for college and are awarded to every undergraduate student who qualifies.

www.studentaid.ed.gov

**Federal Supplemental Educational Opportunity Grants** of up to \$4,000 each year are for students who have exceptional financial need. www.studentaid.ed.gov

California Chafee Grants of up to \$5,000 are available for foster youth and former foster youth for college or vocational training. www.chafee.csac.ca.gov

Child Development Grants of up to \$2,000 a year are for students who plan to work at a licensed children's center. www.csac.ca.gov

Law Enforcement Personnel Dependents Grants of up to \$9,873 a year are for dependents and spouses of California peace officers, firefighters and certain employees of the California Department of Corrections and California Youth Authority who were killed or totally disabled in the line of duty. www.csac.ca.gov

**Robert C. Byrd Honors Scholarships** of \$1,500 each recognize graduating high school seniors who have demonstrated outstanding academic achievement. **www.csac.ca.gov** 

### CAL GRANT

# **D**EADLINES

### Cal Grant A, B, C March 2

Apply no later than March 2 by submitting the FAFSA and a verified GPA (or test score).

### Missed the March 2 deadline?

Even if you missed the Cal Grant March 2 deadline, you still can apply for a federal Pell Grant and federal student loans. In addition, look into collegebased aid and private scholarships.

### Second-chance deadline for California Community College students September 2

If you'll be attending a California Community College in the fall and miss the March 2 deadline, you have until September 2 to apply for a Cal Grant A or B Competitive award. These awards are limited in number.

# START WITH THE FAFSA— IT'S FREE

To apply for federal and state financial aid, you'll need to complete the Free Application for Federal Student Aid, the FAFSA™. Many colleges also use the FAFSA to award their own student aid. Whether you apply online at www.fafsa.ed.gov or on paper, it's free.

Often independent colleges and scholarship organizations require additional applications, such as the College Board's PROFILE® or their own supplemental forms, to award their private dollars. Contact each college directly to learn more.

#### **Cal Grant GPA Verification Form**

To apply for a Cal Grant, you must submit the FAFSA and a verified GPA by the deadline. A number of high schools will submit verified GPAs for their students electronically. But if your school isn't one of them, you'll need to submit your verified GPA (or test score) using the paper Cal Grant GPA Verification Form. To learn more, see your high school counselor, or go to www.calgrants.org or www.csac.ca.gov.

# TIP

Every graduating high school senior who has at least a 2.0 GPA, demonstrates financial need and meets the basic requirements is guaranteed a Cal Grant Entitlement award. You have three chances to apply:

- 1. As a high school senior
- 2. Within one year after graduating from high school or receiving your GED
- 3. As a California Community College transfer student, as long as you're under age 24

In all cases, you must meet the March 2 deadline for a Cal Grant Entitlement award.



### **Work-Study**

With federal or college work-study programs, your college will help you find a part-time job on or off campus so that you can earn money for college. To learn more, see your college's financial aid administrator.

### Loans

A loan is money you borrow that must be repaid, with interest. If you need to borrow, consider a federal student loan.

Federal Stafford loans are the most common student loans and offer low-interest rates and flexible repayment options. There are two types: subsidized and unsubsidized. Subsidized Stafford loans are for students with financial need. The government pays the interest on these loans while you're in college and up to six months after you leave. Unsubsidized Stafford loans are for all qualified students regardless of financial need. You're responsible for paying all the interest on unsubsidized loans. You may receive both types of loans at the same time.

**Federal Perkins loans** are low-interest loans for students with exceptional financial need and are administered by colleges.

**Federal PLUS loans** help parents finance their child's college education and are based on creditworthiness.

**Private loans** are offered by a variety of commercial lenders and colleges. These loans are based on creditworthiness and typically have higher interest rates and fewer benefits than federal student loans. See your college's financial aid administrator to learn more.

# Checklist

Here are steps you can take now to plan and pay for college:

- ☐ Go to www.fafsa.ed.gov in November and complete the Pre-Application Worksheet for the 2005-2006 FAFSA on the Web.
- Make sure you have a Social Security number. You need to have one to apply for federal and state aid (except for the California Chafee Grant).
   You can apply for a SSN at your local post office or Social Security office.
   To learn more, go to www.ssa.gov.
- □ Apply for a PIN at **www.pin.ed.gov** so that you'll be able to electronically sign the online FAFSA in January. Your parents should get a PIN too. (You can also print, sign and mail in the FAFSA signature page or submit the online FAFSA without e-signing it—you'll simply receive an incomplete Student Aid Report that must be signed and returned. Just be sure to give yourself enough time.)
- □ Learn more about Cal Grants and other California student aid by going to www.calgrants.org and www.csac.ca.gov or calling toll free 888.224.7268. To view or download the 36-page Fund Your Future Financial Aid Workbook for Students, go to www.csac.ca.gov/doc.asp?id=40. You may also request a workbook by calling toll free 888.294.0153 or e-mailing publications@csac.ca.gov.
- □ Browse **www.studentaid.ed.gov** or call toll free 800.433.3243 to learn more about federal Pell Grants and other federal student aid.
- □ Consider a federal student loan if you need to borrow. For details, go to **www.edfund.org** and **www.studentaid.ed.gov**.
- Check out scholarships, AmeriCorps, military and veteran benefits, and other options by visiting www.fastweb.com, www.fastaid.com, www.finaid.org, www.collegequest.com, www.americorps.com, www.gibill.va.gov, www.ca-co-op.edu, www.hsf.net, www.gmsp.org and www.todaysmilitary.com.
- □ Explore colleges on the Web. Start at www.californiacolleges.edu or go to www.cccco.edu (California Community Colleges), www.calstate.edu, www.universityofcalifornia.edu, www.aiccumentor.org (California's independent colleges and universities) or www.cappsonline.org (private career colleges). For links to more than 7,000 colleges nationwide, go to www.nces.ed.gov/ipeds/cool.
- □ Plan to attend a Cash for College workshop held each year in January and February for step-by step, hands-on assistance filling out your financial aid forms. Click on **www.californiacashforcollege.org** for dates and locations.





# Ayuda Económica Para La Universidad

## Dinero gratis, préstamos y programas de trabajo-estudio

Si usted piensa cursar estudios en una universidad comunitaria, en una universidad pública o independiente de cuatro años o en una escuela profesional particular, le conviene averiguar sobre posible ayuda económica. Las principales fuentes de recursos son el gobierno federal, el estado de California, las universidades y el sector privado.

### Dinero Gratis Para La Universidad

Las becas por necesidad y las becas por mérito ofrecen dinero gratuito para estudios universitarios que usted no tiene que rembolsar. En general las becas por necesidad se adjudican en base a su necesidad económica, mientras que las becas por mérito se otorgan en base a mérito.

Las becas Cal Grant son dinero gratuito para estudiantes con necesidades económicas, y pueden ser utilizadas en cualquier universidad calificada en California.

### www.calgrants.org

- La Beca Cal Grant A brinda ayuda para pagar la matrícula y las cuotas de estudiantes que tienen un puntaje GPA de por lo menos 3.0. Durante el año académico 2004-2005, la beca Cal Grant A fue de hasta \$5,684 en el sistema de la Universidad de California, hasta \$2,334 en el sistema de la Universidad Estatal de California, y hasta \$8,322 en las universidades independientes.
- La Beca Cal Grant B proporciona un subsidio para vivienda y alimento más una suma, igual al monto proporcionado por las becas Cal Grant A, para el pago de las cuotas y la matrícula de los estudiantes de bajos recursos con un puntaje GPA de por lo menos 2.0.
- La Beca Cal Grant C ayuda con gastos de matrícula y capacitación en programas técnicos o profesionales: hasta \$576 para libros, herramientas y equipo, con un monto adicional de hasta \$2,592 para la matrícula en una universidad que no sea una universidad comunitaria de California. Los estudiantes que se encuentran calificados para recibir una beca Cal Grant y cursan estudios en una Universidad Comunitaria de California están calificados para una exención del pago de matrícula. Los aportes se basan en el trabajo, la experiencia educacional y la aptitud vocacional.

Las **Becas Federales Pell** de hasta \$4,050 por año son la fuente principal de dinero gratis para la universidad, y se adjudican a todos los estudiantes de pregrado que estén calificados. **www.studentaid.ed.gov** 

Las Becas Federales Suplementarias para Oportunidades Educativas de hasta \$4,000 por año se adjudican a los estudiantes que tengan necesidades económicas extraordinarias. www.studentaid.ed.gov

Las **Becas Chafee de California** de hasta \$5,000 se adjudican a jóvenes que viven o han vivido en hogares de crianza y que piensan cursar estudios universitarios o vocacionales. **www.chafee.csac.ca.gov** 

Las **Becas de Desarrollo Infantil** de hasta \$2,000 por año se adjudican a los estudiantes que piensan trabajar en un centro autorizado de cuidados infantiles. **www.csac.ca.gov** 

Las Becas para Dependientes de Funcionarios del Orden Público de hasta \$9,873 por año se adjudican a dependientes y cónyuges de oficiales de la paz de California, de bomberos de California, y de ciertos empleados del Departamento de Correcciones de California y de la Administración de Menores de California que hayan fallecido o quedado totalmente discapacitados en ejercicio de sus funciones. www.csac.ca.gov

Las **Becas por Mérito Robert C. Byrd** de hasta \$1,500 reconocen a los graduados de la escuela secundaria que hayan tenido un desempeño académico sobresaliente. **www.csac.ca.gov** 

## Fechas de vencimiento

### PARA BECAS CAL GRANT

### Cal Grant A, B, C 2 de marzo

Postule antes del 2 de marzo, presentando su FAFSA y su GPA verificado (o su puntaje de GED).

# ¿Dejó pasar la fecha límite del 2 de

Aunque haya vencido el plazo del 2 de marzo, todavía tiene tiempo para solicitar una Beca Federal Pell y préstamos estudiantiles federales. También puede averiguar sobre ayuda económica otorgada por las universidades y a través de becas privadas.

# Fecha límite de segunda oportunidad para los estudiantes de Universidades Comunitarias de California 2 de septiembre

Si usted piensa cursar estudios en una Universidad Comunitaria de California en el otoño, y deja pasar la fecha límite del 2 de marzo, tiene hasta el 2 de septiembre para postular a una beca Cal Grant A o B Competitiva.

# SE EMPIEZA CON LA FAFSA: **ES GRATIS!**

Para pedir ayuda económica federal y estatal, necesita completar la Solicitud Gratuita de Ayuda Federal para Estudiantes, la FAFSA<sup>SM</sup> por sus siglas en inglés. Muchas universidades también usan la FAFSA para adjudicar su propia ayuda económica estudiantil. Aunque presente su solicitud en línea en www.fafsa.ed.gov o por escrito, siempre es gratis.

Con frecuencia las universidades independientes y las organizaciones de becas exigen solicitudes adicionales, tales como el formulario PROFILE® de Ayuda Económica de la Junta Universitaria (College Board's PROFILE) o sus propias solicitudes, para ayudarles en la adjudicación de sus propios fondos. Para mayor información, póngase en contacto con la oficina de ayuda económica de su universidad.

Formulario Cal Grant para verificación del GPA Para solicitar una beca Cal Grant, debe presentar su FAFSA y su GPA verificado antes de la fecha de vencimiento. Ciertas escuelas secundarias presentarán por vía electrónica los GPA verificados de sus estudiantes. Si su escuela no se encuentra dentro de este grupo, usted deberá presentar su GPA verificado (o su puntaje de GED) en el Formulario impreso de Verificación del GPA. Para mayor información, comuníquese con el consejero de su escuela secundaria, o visite www.calgrants.org o www.csac.ca.gov.

## [consejo]

Se le garantiza una beca Cal Grant por Derecho a cada alumno del último año de la secundaria que se reciba con un puntaje GPA de por lo menos 2.0, que demuestre tener una necesidad económica y que cumpla con los requisitos básicos. Usted puede postular en las siguientes tres situaciones:

- Mientras sea alumno del último año de la secundaria
- Durante el transcurso del año que sigue a su graduación de la escuela secundaria o que sigue a la obtención de su GED
- 3. Mientras sea alumno en traslado de una Universidad Comunitaria de California, siempre que tenga menos de 24 años de edad

En todas estas circunstancias, usted debe cumplir con la fecha límite del 2 de marzo para una beca Cal Grant por Derecho.



### Trabajo-Estudio

En relación con los programas federales o universitarios de trabajo-estudio, su universidad le ayudará a encontrar un empleo de tiempo parcial, ya sea dentro o fuera del plantel universitario, para que pueda ganar dinero para acudir a la universidad. Para mayor información, consulte al administrador de ayuda económica de su universidad.

### **Préstamos**

Un préstamo es dinero que usted debe devolver con interés. Si necesita pedir prestado, considere un préstamo federal estudiantil.

Los Préstamos Federales Stafford son los préstamos estudiantiles más comunes, y ofrecen tasas bajas de interés y métodos flexibles de pago. Existen dos tipos: los préstamos subvencionados y no subvencionados. Los préstamos Stafford subvencionados para estudiantes con necesidades económicas, donde el gobierno paga el interés mientras usted permanece en la universidad y hasta seis meses después de que usted deje la universidad. Los préstamos Stafford no subvencionados para estudiantes calificados, independientemente de su necesidad económica, donde el estudiante paga todo el interés sobre el préstamo. Usted puede recibir ambos tipos de préstamos al mismo tiempo.

Los Préstamos **Federales Perkins** son préstamos de bajo interés administrados por las universidades y adjudicados a estudiantes con necesidades económicas extraordinarias.

Los Préstamos **Federales PLUS** ayudan a los padres a financiar los estudios universitarios de sus hijos, y se otorgan en base al historial crediticio.

Los préstamos **privados** están ofrecidos por una serie de universidades y prestamistas comerciales. Estos préstamos se basan en el historial crediticio y, en comparación con los préstamos estudiantiles federales, típicamente cobran una tasa de interés más alta y ofrecen menos beneficios.

# Tareas a cumplir

A continuación indicamos las tareas que usted puede cumplir ahora para planear y pagar sus estudios universitarios:

- □ Visite **www.fafsa.ed.gov** en noviembre y complete la Hoja de Trabajo de Pre-Solicitud para la FAFSA en el sitio Web.
- ☐ Asegúrese de tener un número de Seguro Social. Necesita tenerlo para solicitar ayuda federal y estatal (con excepción de la Beca Chafee de California). Puede pedir un número de Seguro Social en la oficina de correos o en la oficina local del Servicio de Seguro Social. Para más información, visite www.ssa.gov.
- □ Solicite un número PIN en **www.pin.ed.gov** para poder firmar la FAFSA electrónicamente en enero. Sus padres también deben obtener un PIN. Usted también puede imprimir, firmar y enviar la página de firmas de la FAFSA por correo regular, o presentar la FAFSA electrónicamente sin una firma electrónica, pero esto significa que recibirá un Informe de Ayuda Estudiantil (SAR) incompleto. Usted deberá entonces firmar el SAR y volver a enviarlo. Asegúrese de tener suficiente tiempo para cumplir este trámite.
- □ Para aprender más sobre las becas Cal Grant y otra ayuda económica estudiantil en California, visite www.calgrants.org y www.csac.ca.gov, o llame sin cargo al 888.224.7268. Para ver y descargar las 36 páginas de la publicación *Invierta en su Futuro*—*Libreta de Trabajo para el Estudiante*, visite www.csac.ca.gov/doc.asp?id=40. También puede pedir la Libreta de Trabajo llamando gratis al 888.294.0153, o solicitándola por correo electrónico a publications@csac.ca.gov.
- ☐ Busque en **www.studentaid.ed.gov** o llame sin cargo al 800.433.3243 para obtener más información sobre las Becas Federales Pell y otra ayuda económica federal estudiantil.
- ☐ Considere la posibilidad de un préstamo federal estudiantil si necesita pedir prestado. Para mayores detalles, visite **www.edfund.org** y **www.studentaid.ed.qov**.
- □ Para averiguar acerca de las becas por mérito, la organización AmeriCorps, los beneficios para veteranos y militares y demás opciones, visite www.fastweb.com, www.fastaid.com, www.finaid.org, www.collegequest.com, www.americorps.com, www.gibill.va.gov, www.ca-co-op.edu, www.hsf.net, www.gmsp.org y www.todaysmilitary.com.
- □ Explore las universidades en los sitios Web. Empiece en www.californiacolleges.edu, o visite www.cccco.edu (Universidades Comunitarias de California), www.universityofcalifornia.edu, www.calstate.edu, www.aiccumentor.org (universidades y escuelas profesionales independientes de California) o www.cappsonline.org (escuelas técnias). Para vínculos electrónicos a más de 7,000 universidades a través del país, visite www.nces.ed.qov/ipeds/cool.
- □ Haga planes para participar en un taller de trabajo de "Cash for College" (Dinero para la Universidad). Estos talleres se celebran anualmente en enero y febrero en todo el estado, y ofrecen ayuda detallada y personal para completar sus formularios de ayuda económica. Para aprender más, haga clic en www.californiacashforcollege.org.





# Trợ Giúp Tài Chánh Đi Học Đại Học

# Tiển cấp, vừa học vừa làm việc và tiển vay Hãy Bắt Đầu Bằng FAFSA-

Bất luận các bạn dự định theo học trường cao dẳng cộng đồng, đại học công hoặc độc lập trong bốn năm, hoặc trường huấn nghệ tư, các bạn nên hỏi về trợ cấp tài chánh. Những nguồn trợ cấp chính là chính quyền liên bang, tiểu bang California, các trường cao đẳng và đại học, và lãnh vực từ nhân.

## TIỂN CẤP ĐỂ HỌC ĐẠI HỌC

Các cấp khoản và học bổng là tiến cấp để theo đại học mà các bạn không phải trả lại. Nói chung, cấp khoản dựa trên nhu cấu tài chánh và học bổng được cấp theo khả năng học vấn.

Cal Grants là tiến cấp cho các sinh viên có nhu cấu tài chánh để đi học tại bất cử trường cao đẳng hoặc đại học nào hội đủ điều kiện tại California. www.calgrants.org

- Cal Grant A trợ giúp lệ phí và học phí cho sinh viên có GPA tổi thiểu từ 3.0. Trong niên học 2004-2005, cấp khoản Cal Grant A tổi da là \$5,684 tại các trường của Viện Đại Học California, tối da là \$2,334 tại các trường của Viện Đại Học Tiểu Bang California và tối da là \$8,322 tại các trường cao dẳng độc lập.
- Cal Grant B trợ cấp \$1,551 sinh sống ngoài cấp khoản về học phí và lệ phí—cùng số tiến như Cal Grant A—cho sinh viên có lợi túc thấp và có GPA tối thiểu từ 2.0.
- Cal Grant C trợ giúp học phí và phi tổn huấn luyện tại các chương trình kỹ thuật hoặc nghế nghiệp—đến tối đa là \$576 cho sách vở, dụng cụ và thiết bị, và tối đa thêm \$2,592 cho học phí tại một trường cao đẳng không phải là Trường Cao Đẳng Cộng Đồng California (sinh viên hội đủ điều kiện hưởng Cal Grant theo học tại một Trường Cao Đẳng Cộng Đồng California được miễn học phí). Các cấp khoản này được dựa trên kinh nghiệm làm việc và giáo dục, và năng khiểu hưởng nghiệp.

Pell Grant của Liên Bang đến tối đa là \$4,050 mỗi năm để học đại học và cấp cho mỗi sinh viên đại học hội đủ điều kiện. www.studentaid.ed.gov

Cấp Khoản Cơ Hội Giáo Dục Bổ Túc Liên Bang đến tối đa là \$4,000 mỗi năm cho sinh viên có nhu cấu tài chánh đặc biệt. www.studentaid.ed.gov Cấp Khoản Chafee California đến tối đa là \$5,000 dành cho giới trẻ được tạm nuôi và giới trẻ đã từng được tạm nuôi để theo học đại học hoặc huấn nghệ, www.chafee.csac.ca.gov

Cấp Khoản Giáo Viên Phát Triển Trẻ Em đến tối đa là \$2,000 mỗi năm cho sinh viên dự định làm việc tại một trung tâm giữ trẻ có giấy phép. www.csac.ca.gov

Cấp Khoản Cho Người Nương Tựa của Nhân Viên Công Lực đến tối đa là \$9,873 dành cho những người nương tựa và người phối ngẫu của các nhân viên công lực, cứu hỏa tại California và một số nhân viên của Nha Cải Huấn California và Cơ Quan Cải Huấn Thiếu Niên California đã bị thiệt mạng hoặc bị phế năng hoàn toàn trong khi thi hành công vụ. www.csac.ca.gov

Học Bổng Robert C. Byrd Honors mỗi học bổng \$1,500 để tường thường các học sinh trung học thuộc cấp lớp tốt nghiệp và đã đạt được thành quả văn hóa xuất sắc. www.csac.ca.gov

# CÁC Kỳ HAN CỦA

### CAL GRANT

Cal Grant A, B, C 2 Tháng Ba

Nộp FAFSA và giấy chúng nhận GPA (hoặc điểm số trắc nghiệm) trễ nhất là ngày 2 Tháng Ba.

### Lở hạn cuối 2 Tháng Ba?

Dù bị lờ hạn cuối 2 Tháng Ba của Cal Grant, các bạn vẫn có thể nộp đơn xin Pell Grant của liên bang. Ngoài ra, hãy tìm thêm các khoản trợ cấp của trường và học bổng tư nhân.

### Hạn cuối cơ hội thứ nhì cho Sinh Viên Trường Cao Đẳng Cộng Đồng California 2 Tháng Chín

Nếu các bạn sẽ đi học tại một Trường Cao Đẳng Cộng Đồng California vào mùa thu và lỡ hạn 2 Tháng Ba, các bạn có đến ngày 2 Tháng Chín để nộp đơn xin cấp khoản Cạnh Tranh Cal Grant A hoặc B. Các cấp khoản này chỉ có giới hạn.

# MIỄN PHÍ

Muốn nộp đơn xin trợ cấp tài chánh của liên bang và tiểu bang, các bạn phải điển Mẫu Đơn Xin Trợ Cấp Sinh Viên Miễn Phí của Liên Bang, FAFSA. Nhiều trường đại học cũng dùng FAFSA để trợ cấp cho sinh viên bằng tiến riêng của họ. Dù các bạn nộp đơn trên mạng tại www.fafsa.ed.gov hoặc bằng đơn in trên giấy thì cũng đều miễn phí.

Các trường cao dẫng độc lập và các tổ chức cấp học bổng thường đời hỏi thêm đơn, chẳng hạn như PROFILE® của Hội Đổng Quản Trị Trường College hoặc mẫu đơn bổ túc của riêng họ, để cấp tiến tư của họ. Hãy liên lạc trực tiếp với mỗi trường để hỏi thêm.

### Mẫu Kiểm Chứng GPA của Cal Grant

Muốn xin Cal Grant, các bạn phải nộp dơn FAFSA và chúng nhận GPA trước hạn cuối. Một số trường trung học sẽ nộp giấy chúng nhận GPA cho học sinh của họ bằng phương tiện diện tử. Nhưng nếu trường các bạn không thuộc những trường này, các bạn sẽ cấn nộp giấy chúng nhận GPA của mình (hoặc điểm số trắc nghiệm) bằng Mẫu Chúng Nhận GPA của Cal Grant. Muốn biết thêm, hãy hỏi nhận viên cố vấn trường trung học, hoặc đến www.calgrants.org hoặc www.csac.ca.gov.

# [HƯỚNG DẪN]

Mỗi học sinh trung học thuộc lớp tốt nghiệp có GPA tối thiểu từ 2.0, hội đủ các điều kiện cơ bản và nộp đơn đúng kỳ hạn sẽ được bảo đầm Hưởng Cal Grant. Các bạn có ba cơ hội não đơn:

- 1. Là học sinh trung học cấp lớp cuối cũng
- Trong vòng một năm sau khi tốt nghiệp trung học hoặc được cấp bằng GED
- Là sinh viên của Trưởng Cao Đẳng Cộng Đồng California chuyển sang đại học, miễn là các bạn dưới 24 tuổi

Trong tất cả trưởng hợp, các bạn phải nộp dơn không trễ hạn cuối 2 Tháng Ba thì mới được Hưởng Cai Grant.



# VỪA HỌC VỪA LÀM VIỆC

Với các chương trình vừa học vừa làm việc của liên bang hoặc trường đại học, trường các bạn sẽ giúp các bạn tim một việc làm bán thời gian trong hoặc ngoài trường để các bạn kiểm tiến học. Muốn biết thêm chi tiết, hãy gặp nhân viên phụ trách trợ cấp tải chánh của trường các bạn.

## TIỂN VAY

Tiến vay là tiến các bạn much và phải trả lại, cộng với tiến lời. Nếu các bạn cấn vay tiến, hãy nghĩ đến việc vay tiến đi học của liên bang.

Tiến vay Stafford Liên Bang là loại tiến vay di học thông thường nhất và tính lãi suất thấp và cách trả nợ linh động. Có hai loại: trợ cấp và không trợ cấp. Tiến vay Stafford có trợ cấp đành cho sinh viên có nhu cấu tải chánh. Chính phủ trả tiến lời trong thời gian các bạn đi học đại học và đến sáu tháng sau khi các bạn rời trường. Tiến vay Stafford không trợ cấp đành cho tất cả sinh viên bất luận có nhu cấu tải chánh hay không. Các bạn phải trả tất cả tiến lời trên những số tiến vay không trợ cấp. Các bạn có thể được vay cả hai loại cùng lúc.

Tiến vay Perkins Liên Bang là tiến cho sinh viên có nhu cấu tài chánh đặc biệt vay với lãi suất thấp và do các trường đại học điều hành.

Tiến vay PLUS Liên Bang giúp cha mẹ tài trợ nến giáo dục đại học cho con cái và được dựa trên mức đáng tin về tín dụng.

Tiến vay tư là của những nhà cho vay thương mại và các trường đại học. Những khoản tiến vay này được dựa trên mức đáng tin về tin dụng và nói chung có lãi suất cao hơn và ít lợi hơn so với những khoản tiến liên bang cho sinh viên vay. Hãy gặp nhân viên phụ trách trợ cấp tài chánh của trường để hỏi thêm.

# Danh Sách Kiểm Điểm

Sau đây là những bước các bạn có thể áp dụng bây giờ để hoạch định và trả tiến học đại học:

- Hãy đến www.fafsa.ed.gov vào Tháng Mười Một và điển Bằng Tính Trước Khi Nộp Đơn cho FAFSA trên Web.
- Nhô có sẵn số An Sinh Xã Hội. Các bạn cấn có số này để xin trợ cấp của liên bang và tiểu bang (trừ Khoản Chafee California). Các bạn có thể nộp đơn xin số SSN tại bưu điện địa phương hoặc văn phòng An Sinh Xã Hội. Muốn biết thêm, hãy đến www.ssa.gov.
- Xin số PIN (mã số cá nhân) tại www.pin.ed.gov để các bạn có thể ký bằng phương tiện điện từ mẫu đơn FAFSA trên mạng vào Tháng Giêng. Cha mẹ các bạn cũng nên xin số PIN. (Các bạn cũng có thể in ra, ký tên và gửi đi trang FAFSA có chữ ký hoặc nộp đơn FAFSA trên mạng mà không cấn phải ký bằng phương tiện điện từ—các bạn sẽ chỉ nhận được Phúc Trình Trợ Cấp Sinh Viên không đẩy đủ để ký và gửi lai. Chỉ cấn nhô dành cho mình đủ thời gian.)
- Häy tim hiểu thêm về Cal Grants và trợ cấp khác cho sinh viên tại California bằng cách đến www.calgrants.org và www.csac.ca.gov hoặc gọi số miễn phi 888.224.7268. Muốn xem hoặc lấy xuống Tập Fund Your Future Financial Aid Workbook for Students gồm 36 trang, hãy đến www.csac.ca.gov/doc.asp?id=40. Các bạn cũng có thể xin một bản bằng cách gọi số miễn phi 888.294.0153 hoặc e-mail đến publications@csac.ca.gov.
- Xem www.studentaid.ed.gov hoặc gọi số miễn phi 800.433.3243 để tìm hiểu thêm về Pell Grants và trợ cấp sinh viên khác của liên bang.
- Hãy nghĩ đến việc vay tiến liên bang để đi học nếu các bạn cấn vay tiến. Muốn biết chi tiết, hãy đến www.edfund.org và www.studentaid.ed.gov.
- Hôi về các học bổng, AmeriCorps, quyển lợi quân sự và cựu chiến binh, và những cách khác bằng cách đến www.fastweb.com, www.fastaid.com, www.finaid.org, www.americorps.com, www.gibill.va.gov, www.ca-co-op.org, www.hsf.net, www.gmsp.org và www.todaysmilitary.com.
- Hôi các trường đại học. Bắt đầu tại www.californiacolleges.edu hoặc đến www.cccco.edu (Các Trường Cao Đẳng Cộng Đống California), www.calstate.edu (Viện Đại Học Tiểu Bang California), www.universityofcalifornia.edu, www.aiccumentor.org (Các trường cao đẳng và đại học độc lập tại California), hoặc www.cappsonline.org (các trường huấn nghệ tư). Muốn nổi đến hơn 7,000 trường cao đẳng và đại học trên toàn quốc, hãy đến www.nces.ed.gov/ipeds/cool.
- Hãy đến dự một buổi hội thảo Tiến Học Đại Học được tổ chức mỗi năm vào Tháng Mười Hai, Tháng Giêng và Tháng Hai để được giúp từng bước để điển các mẫu đơn xin trợ cấp tài chánh. Bấm vào www.californiacashforcollege.org để biết ngày giờ và địa điểm.





# 大學經濟資助

# 免費資助、勤工儉學以及貸款

無論您是即將進入社區學院、四年制 公立大學或私立大學,還是私立職業 專科學院,瞭解有哪些經濟資助將對 您有所裨益。經濟資助的主要來源包 括聯邦政府、加州政府、學院和大學 以及私人機構。

### 大學免費助學金

大學助學金和獎學金是您無須償還的 免費資助金。一般而言,助學金以經 濟需求為基礎,而獎學金則是對優秀 成績的獎勵。

Cal Grants是提供給經濟貧困學生的 大學免費助學金·加州任何合格大學 均可享受此項助學金。詳情請查閱 www.calgrants.org。

- Cal Grant A為平均成績積點 (GPA) 不低於3.0的學生提供學雜費資助。 2004-2005學年, Cal Grant A助學金 在加州大學各校區發放的最高金額可 達5.684美元,在加州州立大學最高 可達2.334美元,在私立大學最高可 達8,322美元。
- Cal Grant B向GPA不低於2.0的低 收入學生提供與Cal Grant A金額相 等的學雜費。另外還提供1,551美元 的生活補助金。
- Cal Grant C向參加技術或職業計劃 的學生提供學費及培訓費資助一用 於購買書籍,工具及設備的補助金額 最高達576美元,為非加州社區學院 的學生另外提供最高達2,592美元的 學費資助(符合Cal Grant申請條件 的加州社區學院學生可申請學費豁 免)。此項助學金根據申請者的工作 及教育經歷以及職業技能發放。

每年最高金額為4,050美元的Federal Pell Grants是大學免費資助的最主要 來源,向每一位合格的大學生發放。 詳情請查閱www.studentaid.ed.gov。

每年最高金額為4,000美元的Federal Supplemental Educational Opportunity Grants向經濟特別困難的學生發放。 詳情講查閱www.studentaid.ed.gov。 最高金額為5,000美元的California Chafee Grants向大學或接受職業培訓 的寄養青年及前寄養青年發放。詳情 請查閱www.chafee.csac.ca.gov。

每年最高金額為2,000美元的Child Development Teacher Grants向計劃 在獲得特許的兒童中心工作的學生發 放。詳情請查閱www.csac.ca.gov。

最高金額為9,873美元的Law Enforcement Personnel Dependents Grants提供給因公殉職或完全殘障的加州治安官員、消防隊員及某些加州管教部門 (California Department of Corrections) 和加州青年管理署 (California Youth Authority) 雇員的受撫養子女及配偶。詳情請查閱www.csac.ca.gov。

每人金額為1,500美元的Robert C. Byrd Honors Scholarships向學業成 績優異的高中四年級學生發放。詳情 請查閱www.csac.ca.gov。

# <sup>從填寫FAFSA起步 —</sup> 無須納書

欲申請聯邦及加州政府提供的經濟資助· 您需要填寫「聯邦學生資助免費申請表」 (FAFSA<sup>MI</sup>)。許多學院亦使用FAFSA發 放各自的學生助學金。無論您是透過 www.fafsa.ed.gov網站申請還是提交書面 申請·均無須繳費。

通常,私立學院和獎學金發放機構在授 予私人助學金或獎學金時均要求填寫其 他的申請表,例如學院委員會(College Board)的PROFILE®或各自的補充表格。 詳情請直接與各學院聯絡。

### Cal Grant GPA證明表

申請Cal Grant時,您必須在截止日期之前 提交FAFSA及經核實的GPA。很多高中以 電子形式為本校學生提交經核實的GPA。 但是,如果您所在的學校不屬此列,則 需要填寫「Cal Grant平均成績積點證明 表」,以書面形式提交經核實的GPA (或測試成績)。評情請向您所在高中顧 問洽詢,或查閱網站www.calgrants.org或 www.csac.ca.gov。

### CAL GRANT

# 申請截止日期

Cal Grant A、B、C 三月二日

請於三月二日申請截至日期之前提交FAFSA及 經核實的GPA(或測試成績)。

### 錯過三月二日申請截止 日期怎麼辦?

即使您錯過了Cal Grant三月二日申請截止 日期,您仍然可以申請聯邦Pell Grant及聯 邦學生貸款。此外,請查閱各學院提供的 資助及私人獎學金。

# 加州社區學院學生的第二次申請截止日期為九月二日

如果您將在秋季進入加州社區學院,但錯 過了三月二日申請截止日期,您可以在九 月二日之前提交Cal Grant A或B競爭獎學 全申請。此類獎學金名額有限。

# 提示

每位GPA至少達到2.0、符合基本要求並按時提出申請的高中畢業生均可保證獲得Cal Grant Entitlement獎助金。您有三次申請機會:

- 1. 作為高中四年級學生
- 2. 高中畢業或接受GED後一年內
- 作為加州社區學院轉學學生,但 年齡須在24歲以下

在所有情況下,您均須符合Cal Grant Entitlement獎助金規定的三月 二日申請截止期限。



## 勤工儉學

根據聯邦或學院勤工儉學計劃,您所 在院校將幫助您在校內或校外找到一 份兼職工作,以便讓您賺錢支付大學 費用。詳情請向您所在學院的經濟資 助管理員洽詢。

## 貸款

貸款是您必須償還並支付利息的借款。 如需借款,請考慮聯邦學生貸款。

Federal Stafford貸款是最常見的學生 貸款·利率低且還款方法靈活。該貸 款有兩種類型:補贴型和非補贴型。 補贴型Stafford貸款提供給經濟困難的 學生。您在校期間以及畢業後的六個 月內,利息由政府為您支付。非補贴型Stafford貸款面向所有合格的學生, 不論其經濟是否困難。您負責支付非 補贴型貸款的所有利息。您可以同時 申請上述兩類貸款。

Federal Perkins貸款是一種向經濟上 特別困難的學生發放的低息貸款,該 貸款由學院負責管理。

Federal PLUS貸款幫助父母為子女的大 學教育籌資·基於貸款人的信譽發放。

私人貸款由各種商業貸款機構及學院 提供。此類貸款基於信譽發放,與聯 邦學生貸款相比,利率較高且優惠較 少。詳情請向您所在學院的經濟資助 管理員治詢。

# 核對表

以下是您現在就可以採取的支付大學學費的步驟:

- □ 請於十一月查閱www.fafsa.ed.gov,並在網上填寫FAFSA的預申請作業表。
- 確保您有社會安全號碼。申請聯邦及加州資助均需有社會安全號碼 (California Chafee Grant除外)。您可在當地郵局或社會安全辦公室 申請社會安全號碼。詳情請查閱www.ssa.gov。
- 在www.pin.ed.gov上申請一個PIN(個人身份號碼)後,您就可以在 一月以電子形式簽署FAFSA。您的父母亦應獲得一個PIN。(您亦可列 印表格、簽名並郵寄FAFSA的簽名頁或未經電子簽名提交FAFSA。這 樣,您將收到一份未填寫完整的「學生資助報告」,您必須簽名並寄回 該報告。但是,您應確保給自己留出充足的時間。)
- 您可查閱www.calgrants.org及www.csac.ca.gov或撥免費電話 888.224.7268。瞭解有關Cal Grants及其他加州學生資助計劃的進一 步詳情。請在網頁www.csac.ca.gov/doc.asp?id=40上查閱或下載長達 36頁的「學生未來經濟資助籌資手冊」 (Fund Your Future Financial Aid Workbook for Students)。您亦可撥免費電話888.294.0153或發 電子郵件至publications@csac.ca.gov素取該手冊。
- 有關聯邦Pell Grants及其他聯邦學生資助的維一步詳情,請查閱 www.studentaid.ed.gov或撥免費電話800.433.3243。
- 如果您需要借款,請考慮申請聯邦學生貸款。詳情請查閱 www.edfund.org及www.studentaid.ed.gov。
- □ 請查閱下列網站瞭解有關獎學金·美利堅義工團 (AmeriCorps) · 軍 人和退伍軍人福利以及其他還項的詳情: www.fastweb.com · www.fastaid.com · www.finaid.org · www.americorps.com · www.gibill.va.gov · www.ca-co-op.org · www.hsf.net · www.gmsp.org 及www.todaysmilitary.com 。
- □ 查詢學院・請從www.californiacolleges.edu開始・或者查閱 www.cccco.edu (加州社區學院) · www.calstate.edu (加州州立大 學) · www.universityofcalifornia.edu · www.aiccumentor.org (加州 私立學院與大學) 或者www.cappsonline.org (私立職業學院) 。 www.nces.ed.gov/ipeds/cool網頁上提供了全國7,000多所院校的鏈接 網址。
- 如果您計劃參加每年一月和二月舉辦的大學經濟資助(Cash for College)講習班,獲取有關填寫經濟資助表格的詳細幫助,請點擊網 站www.californiacashforcollege.org上的講習班日期及地點。





# Kev Pabcuam Nyiaj Txiag Mus Kawm College

# Nyiaj pab dawb, ua haujlwm them thiab txais

Txawm koj yuav mus kawm community college, ib lub tsev kawm ntawv plaub-xyoos rau pejxeem lossis ib lub university, lossis ib lub tsev kawm ntawv ntiav, nws yog ib yam zoo uas koj mus xyuas lawv cov kev pabcuam nyiaj txiag. Cov nyiaj pabcuam feem ntau yog los ntawm tseemfwv qibsiab, lub xeev Kalifonias, cov colleges thiab universities, thiab tej lub koomhaum lagluam.

### NYIAJ PAB DAWB MUS KAWM COLLEGE

Grants thiab scholarships yog ib cov nyiaj pab mus kawm college dawb uas koj yuav tsis tau them rovqab. Feem ntau, grants yog pab raws li txoj kev tu-ncua thiab scholarships yog muab raws nws txoj kev kawm keej.

Cal Grants yog ib cov nyiaj pab dawb mus kawm college rau cov tub kawm ntawv uas muaj kev tu-ncua nyiaj txiag thiab siv tau mus kawm hauv cov college hauv Kalifonias. www.calgrants.org

- Cal Grant A yog los pab them cov ngi kawm thiab ngi ntaub ntawv ntawm cov tub kawm ntawv uas kawm tau yam qis 3.0 GPA. Rau xyoo kawm 2004-2005, qhov Cal Grant A yog pab txog li \$5,684 hauv cov University of California, pab txog li \$2,334 hauv cov California State University thiab pab txog li \$8,322 hauv cov tsev kawm ntawv ntiav.
- Cal Grant B pab li \$1,551 los pab them ngi tsev ntxiv rau ib qhov nyiaj los pab them ngi kawm thiab ngi ntaub ntawv uas yog npaum li cov uas pab hauv Cal Grant A—rau cov tub kawm ntawv uas tsevneeg tau nyiaj los tsawg thiab nws kawm tau yam tsawg yog 2.0 GPA.
- Cal Grant C yog los pab them cov nqi kawm thiab nqi ntaub ntawv hauv cov tsev kawm ntawv uas yog kawm ib txoj haujlwm—uas yog pab txog li \$576 rau ntaub ntawv, cwj thiab khoom siv, thiab pab txog li \$2,592 ntxiv rau nqi kawm hauv cov tsev kawm ntawv uas tsis yog California Community College (Cov tub kawm ntawv uas kawm hauv ib lub California Community College uas tsimnyog tau txais Cal Grant yuav tsis tau them cov nqi uas hais no). Cov nyiaj no yog pab raws li nws tes haujlwm thiab tej uas nws tau kawm yav tas los, thiab qhov uas nws muaj peevxwm kawm.

Tseemfwv Qibsiab Cov Pell Grants uas pab txog li \$4,050 toj xyoo yog ib thooj nyiaj pab dawb rau kev mus kawm college uas ntau tshaj thiab muaj pab rau txhua tus tub kawm ntawv uas tseem kawm tsis tau tiav plaub xyoos. www.studentaid.ed.gov Tseemfwv Qibsiab Cov Nyiaj Pabcuam Kev Kawm Ntawv (Federal Supplemental Educational Opportunity Grants) uas pab txog li \$4,000 toj xyoo yog pab rau cov tub kawm ntawv uas muaj kev tu-ncua nyiaj txiag ntau. www.studentaid.ed.gov

Calfornia Chafee Grants uas pab txog li \$5,000 yog muaj los pab cov tub kawm ntawv uas yog cov menyuam ntsuag uas raug luag coj mus tu lossis yav tas los yog menyuam ntsuag mus kawm college lossis kawm haujlwm. www.chafee.csac.ca.gov

Cov Nyiaj Pab Xibfwb Qhia Menyuam Yaus (Child Development Teacher Grants) uas pab txog li \$2,000 toj xyoo yog muaj los pab rau cov tub kawm ntawv uas npaj yuav mus ua haujlwm rau hauv cov tsev muaj laixees los qhia menyuam yaus. www.csac.ca.gov

Cov Nyiaj Pab Cov Tub Ceevxwm Cov Menyuam (Law Enforcement Personnel Dependents Grants) uas pab txog li \$9,873 rau cov menyuam loss pojniam/txiv ntawm cov tub ceevxwm, neeg tua hluavtaws thiab qee cov tibneeg ua haujlwm hauv California Department of Corrections thiab California Youth Authority uas raug tuag lossis xiam oobqhab vim lawv txoj haujlwm hauv Kalifonias. www.csac.ca.gov

Robert C. Byrd Honors Scholarships uas pab txog li \$1,500 rau tej tus tub kawm ntawv tiav high school uas tau kawm tau zoo. www.csac.ca.gov

### SIJHAWM XAUS RAU KEV THOV

### CAL GRANT

### Cal Grant A, B, C lub Peb Hlis tim 2

Thoy mus tsis pub dhau lub Peb Hlis tim 2 uas yog xa daim FAFSA thiab daim ntawy qhia GPA (lossis ghabnees xeem).

### Dhau lub sijhawm xaus uas yog lub Peb Hlis tim 2 lawm los?

Txawm yog kej tos dhau lub sijhawm xaus rau kev thov Cal Grant uas yog lub Peb Hlis tim 2 lawm los, kej tseem muaj cuabkav yuav thov tau tseemflw qibsiab cov Pell Grant thiab tseemflw qibsiab cov nyiaj txais rau cov tub kawm ntawv. Tsis tas li ntawd, xyuas cov nyiaj pabcuam uas tej lub college muaj thiab cov scholarships uas tej lub koomhaum muaj.

### Lub sijhawm xaus thib ob rau cov Kawm California Community College yog Iub Cuaj Hlis tim 2

Yog tias koj yuav mus kawm ib lub California Community College thaum lub caij nplooj ntoos zeeg thiab nws dhau lub sijhawm xaus thaum lub Peb Hlis tim 2 lawm, koj tshuav sijhawm txog lub Cuaj Hlis tim 2 los thov ib cov nyiaj pab hauv Cal Grant A lossis B. Cov nyiaj pab li no tsis muaj ntau.

# PIB NTAWM DAIM FAFSA— NWS YOG DAWB XWB

Kev thov kev pabcuam nyiaj txiag hauv tseemfwv qibsiab thiab lub xeev, koj yuavtsum tau ua daim Free Application for Federal Student Aid, uas yog daim FAFSA<sup>IM</sup>. Ntau lub colleges tseem siv daim FAFSA no los tsomxam txog kev pabcuam nyiaj txiag rau lawv cov tub kawm ntawv. Txawm koj yuav thov hauv online ntawm www.fafsa.ed.gov lossis hauv ntawv losxij, nws yog dawb xwb.

Ntau zaum cov colleges ntiav thiab cov koomhaum pabcuam scholarship yuav kom koj ua lwm daim application ntoiv, xwsli daim College Board's PROFILE® lossis lawv ib daim ntawv (forms), xwv lawv thiaj paub pab lawv cov nyiaj rau koj. Hu ncaj qha mus rau lub college ntawd mus nug lawv biog tej no ntoiv.

### Cal Grant Daim Ntawy Qhia GPA

Yog koj thov Cal Grant, koj yuavtsum tau xa daim FAFSA thiab daim ntawv qhia GPA mus kom txog lawv tsis pub dhau hnub uas lawv tau teem tseg. Muaj ib cov high school yuav xa lawv cov tub kawm ntawv cov GPA mus electronically. Tabsis yog koj lub tsev kawm ntawv tsis yog ib lub ntawm cov uas ua li no, koj yuavtsum tau xa koj daim ntawv qhia GPA (lossis qhabnees xeem) uas yog siv Cal Grant Daim Ntawv Qhia GPA. Yog xav paub ntxiv, mus ntsib koj tus high school counselor, lossis mus xyuas hauv www.calgrants.org lossis www.csac.ca.gov.

## [ナロモヘモュリ]

Txhua tus was tabtom yuav kawm tas high school was tau 2.0 GPA rov saud, yeej tsimnyog tau txois kev pabcuam thiab yog thav mus raws sijhawm yuav tau txois kev Pabcuam Cal Grant. Koj muaj peb lub sijhawm thav:

- Thaum koj kawm yuav luog tas high school (senior)
- Tsis dhau ib lub xyoos tomqab uas koj kawm high school tas lossis tau txais koj daim GED
- Thaum koj kawm California Community College tas thiab yuav mus kawm ntxiv, tsuav yog koj lub hnub nyaog qis tshaj li 24 xyoos

Txhua zaum uas hais los saum toj no, koj yuavtsum tau thov mus uantej lub sijhawm xaus uas yog lub Peb Hlis tim z rau cov kev thov kev Pabcuam Cal Grant.



### **UA HAUJLWM THEM**

Hauv tseemfwv qibsiab lossis lub tsev kawm ntawv cov kev pabcuam ua haujlwm them nqi kawm ntawv, koj lub college yuav pab koj nrhiav ib txoj haujlwm part-time hauv lub tsev kawm ntawv lossis sab nraud rau koj ua los pab them cov nqi kawm ntawv. Yog xav paub ntxiv, mus ntsib tus thawj saib kev pabcuam nyiaj txiag hauv koj lub college.

### NYIAJ TXAIS

Nyiaj txais yog cov nyiaj uas koj txais los thiab yuavtsum tau them rovqab, nrog paj. Yog koj yuavtsum tau txais, txais cov nyiaj uas yog tseemfwv qibsiab li.

Federal Safford loans you ib cov nyiaj uas coob tus tub kawm ntawy txais thiab luag yuav paj gis thiab muaj ntau txoj kev yuav them rovgab. Nws muaj ob hom: hom uas tseemfwv pab them thiab hom uas tsis muaj leejtwg pab them. Hom tseemfwv pab them Stafford loans yog rau cov tub kawm ntawv uas muaj kev tu-ncua nyiaj txiag ntau. Tseemfwv pab them cov paj rau koj thaum lub sijhawm uas koj tseem kawm college and txog li rau lub hlis tomqab uas koj tawm hauv college mus. Hom tsis muaj leejtwg pab them Stafford loans you muaj rau txhua tus tub kawm ntawy uas tsimnyog txais tau tsis hais muaj kev tu-ncua nyiaj txiag thiab tsis muaj losxij. Koj yuav tau them cov paj rau cov nyiaj txais uas tsis muaj leejtwg pab them no. Tej zaum koj yuav txais tau ob hom nyiaj no tib lub sijhawm.

Federal Perkins loans yog ib cov nyiaj txais uas yuav paj tsawg rau cov tub kawm ntawv uas muaj kev tu-ncua nyiaj txiag ntau thiab lub college yog lub uas txais rau nws.

Federal PLUS loans yog muaj los pab cov niamtxiv txais los them lawv cov menyuam cov nqi kawm college thiab luag txais rau yus raws li yus cov nyiaj tau los thiab keebkwm kev them nujnqis.

Nyiaj txais ntawm tej lub koomhaum yog muaj los ntawm cov koomhaum txais nyiaj thiab colleges. Cov nyiaj txais no yog txais rau yus raws li yus cov nyiaj tau los thiab keebkwm kev them nujnqis thiab feem ntau yuav paj siab dua thiab muaj qhov zoo tsawg dua li tseemfwv qib siab cov nyiaj txais rau tub kawm ntawv. Mus ntsib tus thawj saib kev pabcuam nyiaj txiag hauv koj lub college txog cov kev qhia ntxiv.

# **Daim Ntawy Teev**

No yog ib cov kaujruam uas koj muaj cuabkav los npaj thiab them rau kev mus kawm college:

- Mus xyuas www.fafsa.ed.gov thaum lub Kaum-ib Hlis thiab ua daim Ntawv Sim Thov (Pre-Application Worksheet) FAFSA hauv lub Web.
- Xyuas kom koj muaj ib tus lej Social Security. Koj yuavtsum tau muaj ib tus thiaj thov tau cov kev pabcuam hauv tseemfwv qibsiab thiab hauv lub xeev (tshwj cov California Chafee Grant). Koj mus ua daim ntawv thov ib tus SSN tau hauv lub post office lossis Social Security office. Yog xav paub ntxiv, mus xyuas www.ssa.gov.
- Thov ib tus PIN (koj tuskheej tus lej) hauv www.pin.ed.gov xwv koj thiaj suam npe electronically online tau rau koj daim FAFSA thaum lub Ib Hlis. Koj niam koj txiv los tsimnyog thov ib tus PIN thiab. (Koj tseem yuav luam tawm, suam npe rau thiab muab daim FAFSA uas suam npe lawm xa mus lossis xa daim/fafsa hauv online mus yam tsis suam npe—luag yuav xa koj daim Ntawv Thov Nyiaj Pabcuam uas tsis tau tiav ntawd rov tuaj rau koj thiab koj yuavtsum tau suam npe rau thiab muab xa rovqab mus rau lawv. Nco ntsoov muab sijhawm kom txaus rau koj ua li ntawd xwb.)
- Yog xav paub ntxiv txog Cal Grants thiab Kalifonias cov kev pabcuam tub kawm ntawv mus xyuas hauv www.calgrants.org thiab www.csac.ca.gov lossis hu mus rau tus xovtooj hu dawb 888.224.7268. Yog xav xyuas lossis download phau ntawv Nrhiav Nyiaj Los Pab Then Nqi Kawm Ntawv Rou Tub Kawm Ntawv (Fund Your Future Financial Aid Workbook for Students) uas muaj 36-nplooj, mus xyuas hauv www.csac.ca.gov/doc.asp?id=40. Koj tseem thov tau ib copy los ntawm kev hu tus xovtooj hu dawb ntawm 888.294.0153 lossis email mus rau publications@csac.ca.gov.
- Xyuas hauv www.studentaid.ed.gov lossis hu rau tus xovtooj hu dawb ntawm 800.433.3243 los nug ntxiv txog tseemfwv qibsiab cov Pell Grants thiab tseemfwv qibsiab lwm cov kev pabcuam rau cov tub kawm ntawv.
- Xav txog kev txais nyiaj hauv tseemfwv qibsiab yog tias koj yuavtsum tau txais. Yog xav paub zoo mus xyuas hauv www.edfund.org thiab www.studentaid.ed.gov.
- Mus xyuas cov scholarships, AmeriCorps, nyiaj pab tubrog thiab qub tubrog, thiab lwm yam hauv www.fastweb.com, www.fastaid.com, www.finaid.org, www.americorps.com, www.gibill.va.gov, www.ca-co-op.org, www.hsf.net, www.gmsp.org thiab www.todaysmiltary.com.
- Mus xyuas cov colleges. Pib ntawm www.californiacolleges.edu lossis mus xyuas www.cccco.edu (California Community Colleges), www.calstate.edu (California State University), www.universityofcalifornia.edu, www.aiccumentor.org (cov colleges thiab university ntiav hauv Kalifonais), lossis www.cappsonline.org (cov colleges ntiav kawm haujlwm). Yog xav mus xyuas 7,000 tawm lub colleges thoob tebchaws, mus xyuas hauv www.nces.ed.gov/ipeds/cool.
- Npaj mus koom ib hoob qhia kev Nrhiav Nyiaj Mus Kawm Colleges uas luag muaj txhua xyoo thaum lub Ib Hlis thiab Ob Hlis uas luag qhia ib qib zujzus rau koj, pab ua koj cov ntawv thov nyiaj pabcuam. Nias qhov www.californiacashforcollege.org mus nrhiav cov hnub thiab qhov chaw.





# Pinansiyal Na Tulong Para Sa Kolehiyo

# Libreng pera, trabaho-pag-aaral at mga pautang

Ikaw man ay patungo sa isang kolehiyong pangkomunidad, apat-na-taong pampubliko o independiyenteng unibersidad, o pribadong kolehiyo para sa karera, mabuting alamin ang pinansiyal na tulong. Ang mga pangunahing pinanggagalingan ay ang pederal na pamahalaan, ang estado ng California, mga kolehiyo at unibersidad, at ang pribadong sektor.

### LIBRENG PERA PARA SA KOLEHIYO

Ang mga gawad at iskolarsip ay libreng pera para sa kolehiyo na hindi mo kailangang bayaran. Pangkaraniwan, ang mga gawad ay batay sa pinansiyal na pangangailangan at ang mga iskolarsip ay iginagawad batay sa merito.

Ang Cal Grants ay libreng pera para sa kolehiyo para sa mga estudyanteng may pinansiyal na pangangailangan na maaaring gamitin sa alinmang kuwalipikadong kolehiyo sa California, www.calgrants.org

- Ang Cal Grant A ay tumutulong sa mga fee at matrikula para sa mga estudyanteng hindi mas mababa sa 3.0 ang GPA. Para sa taong pampaaralan na 2004-2005, ang Cal Grant A ay hanggang \$5,684 sa mga kampus ng University of California, hanggang \$2,334 sa mga kampus ng California State University at hanggang \$8,322 sa mga independiyenteng kolehiyo.
- Ang Cal Grant B ay nagkakaloob ng \$1,551 panustos sa pamumuhay bilang karagdagan sa gawad para sa matrikula at fee—ang halagang katulad ng para sa Cal Grant A—para sa mga estudyanteng maliit ang kita na hindi mas mababa sa 2,0 ang GPA.
- Ang Cal Grant C ay tumutulong sa matrikula at mga gastos sa pagsasanay sa mga programang teknikal o karera—hanggang \$576 para sa mga libro, kasangkapan at kagamitan, at hanggang \$2,592 pa para sa matrikula sa isang kolehiyo na iba sa California Community College (ang mga estudyanteng karapat-dapat sa Cal Grant na pumapasok sa isang California Community College ay karapat-dapat para sa hindi pagsingil ng fee). Ang mga gawad ay batay sa trabaho at karanasan sa pag-aaral, at kakayahan sa trabaho.

Ang Federal Pell Grants na hanggang \$4,050 bawat taon ay ang pinakamalaking pinanggagalingan ng libreng pera para sa kolehiyo at iginagawad sa bawat digradwadong estudyante na kuwalipikado. www.studentaid.ed.gov Ang Federal Supplemental Educational Opportunity Grants na hanggang \$4,000 bawat taon ay para sa mga estudyanteng may natatanging pinansiyal na pangangailangan. www.studentaid.ed.gov

Ang California Chafee Grants na hanggang \$5,000 ay makukuha para sa foster na kabataan at dating foster na kabataan para sa kolehiyo o pagsasanay na bokasyonal. www.chafee.csac.ca.gov

Ang Child Development Teacher Grants
na hanggang \$2,000 sa isang taon ay
para sa mga estudyanteng nagpaplanong
magtrabaho sa isang lisensiyadong sentro ng
mga bata. www.csac.ca.gov

Ang Law Enforcement Personnel
Dependents Grants na hanggang \$9,873
ay para sa mga nakadepende at asawa
ng mga opisyal na pangkapayapaan ng
California, mga bumbero at mga partikular
na empleyado ng California Department of
Corrections at California Youth Authority
na namatay o lubos na naging baldado sa
pagtupad sa tungkulin. www.csac.ca.gov

Ang Robert C. Byrd Honors Scholarships na \$1,500 bawat isa ay kumikilala sa mga magtatapos sa mataas na paaralan na nagpakita ng namumukod na nakamit sa pag-aaral. www.csac.ca.gov

## Mga Huling-Araw Para sa

### CAL GRANT

### Cal Grant A, B, C Marso 2

Mag-aplay nang hindi lalampas sa Marso 2 sa pamamagitan ng pagsumite ng FAFSA at isang pinatunayang GPA (o puntos sa iksameng).

### Hindi Umabot sa Huling-Araw na Marso 2?

Kahit hindi ka umabot sa huling-araw na Marso 2 ng Cal Grant, puwede ka pa ring mag-aplay para sa isang federal na Pell Grant at federal na mga pautang sa estudyante. Bilang karagdagan, tingnan ang tulong na nakabase sa kolehiyo at mga pribadong iskolarsip.

### Ikalawang-pagkakataong huling-araw para sa mga Estudyante ng California Community College Setvembre 2

Kung ikaw ay papasok sa isang California Community College sa taglagas at hindi umabot sa huling-araw na Marso 2, mayroon kang hanggang Setyembre 2 upang mag-aplay para sa isang Pinaglalabanang Gawad na Cal Grant A o B. Ang mga gawad na ito ay limitado.

# MAGSIMULA SA FAFSA — ITO'Y LIBRE

Upang mag-aplay para sa federal at pang-estadong pinansiyal na tulong, kailangan mong kumpletuhin ang Free Application for Federal Student Aid, ang FAFSA<sup>SM</sup>. Maraming kolehiyo na gumagamit din ng FAFSA upang maggawad ng tulong sa kanilang mga estudyante. Mag-aplay ka man online sa www.fafsa.ed.gov o sa papel, ito'y libre.

Ang mga independiyenteng kolehiyo at organisasyon para sa iskolarsip ay madalas na nangangailangan ng mga karagdagang aplikasyon, tulad ng PROFILE® ng Lupon ng Kolehiyo o ng kanilang mga suplementong porma, upang igawad ang kanilang mga pribadong dolyar. Kontakin nang deretso ang bawat kolehiyo upang makakuha ng karagdagang kaalaman.

Porma Para sa Pagpapatunay ng GPA ng Cal Grant
Upang mag-aplay para sa isang Cal Grant, dapat
kang magsumite ng FAFSA at isang pinatunayang GPA
bago lumampas ang huling-araw. Maraming mataas
na paaralan na magsusumite ng mga pinatunayang
GPA para sa kanilang mga estudyante sa paraang
elektronikal. Pero kung ang iyong paaralan ay hindi
kabilang sa mga ito, kailangan mong magsumite
ng iyong pinatunayang GPA (o puntos sa iksameng)
sa papel na Porma ng Pagpapatunay ng GPA ng Cal
Grant. Upang makakuha ng karagdagang kaalaman,
makipagkita sa iyong tagapayo ng paaralan, o
pumunta sa www.calgrants.org o www.csac.ca.gov.

## [ 4440]

Bawet magtatepos sa mataas na paaralan na hindi mas mababa sa 2.0 ang GPA, ay nakakatugon sa mga pangunahing kinakailangan at nag-aplay sa tamang panahon ay ginagarantiyahan ng isang gawad na Cal Grant Entitlement, ikew ay may tatlong pagkakataon para mag-aplay:

- 1. Bilang magtatapos sa mataas na paerelan
- Sa loob ng isang taon pagkaraang magtapos sa mataas na paaralan o pagkaraang matanggap ang iyong GED
- Bilang estudyanteng lumipat mula sa California Community College, basta' t wala ka pang 24 na taong gulang

Sa lahat ng kaso, dapat kang umabot sa huling-araw na Marso 2 para sa gawad na Cal Grant Entitlement.



### TRABAHO-PAG-AARAL

Sa pamamagitan ng federal o pangkolehiyong mga programang trabahopag-aaral, ang iyong kolehiyo ay tutulong sa iyo na makahanap ng bahaging-oras na trabaho sa kampus o sa labas ng kampus upang kumita ka ng pera para sa kolehiyo. Upang makakuha ng karagdagang kaalaman, makipagkita sa tagapangasiwa ng pinansiyal na tulong ng iyong kolehiyo.

### MGA PAUTANG

Ang pautang ay perang hinihiram mo na dapat bayaran, nang may interes. Kung kailangan mong humiram, isaalang-alang ang isang federal na pautang sa estudyante.

Ang Federal Stafford loans ay ang pinakakaraniwang pautang sa estudyante at nag-aalay ng mababang interes at naiaagpang na mga mapipiling pagbabayad. May dalawang uri: tinutustusan at di-tinutustusan. Ang tinutustusang Stafford loans ay para sa mga estudyanteng may pinansiyal na pangangailangan, Ang pamahalaan ay nagbabayad ng interes habang ikaw ay nasa kolehiyo at hanggang anim na buwan pagkaraang umalis ka. Ang di-tinutustusang Stafford loans ay para sa lahat ng kuwalipikadong estudyante anuman ang pinansiyal na pangangailangan, Ikaw ay responsable sa pagbabayad ng lahat ng interes sa mga di-tinutustusang pautang. Maaari kang makatanggap ng parehong uri ng mga pautang nang magkasabay.

Ang Federal Perkins loans ay mababanginteres na mga pautang para sa mga estudyanteng may natatanging pinansiyal na pangangailangan at pinangangasiwaan ng mga kolehiyo.

Ang Federal PLUS loans ay tumutulong sa mga magulang na tustusan ang pag-aaral sa kolehiyo ng kanilang anak at batay sa pagiging karapat-dapat sa pautang.

Ang mga Private loans ay iniaalay ng iba-ibang pangkomersiyong tagapautang at kolehiyo. Ang mga pautang na ito ay batay sa pagiging karapat-dapat sa pautang at pangkaraniwang may mas mataas na interes at mas kaunting mga benepisyo kaysa mga federal na pautang sa estudyante. Makipagkita sa tagapangasiwa ng pinansiyal na tulong ng iyong kolehiyo upang makakuha ng karagdagang kaalaman.

# Listahan ng Dapat Tandaan

Narito ang mga hakbang na magagawa mo ngayon upang makapaglano at makapagbayad para sa kolehiyo:

- Pumunta sa www.fafsa.ed.gov sa buwan ng Nobyembre at kumpletuhin ang Pre-Application Worksheet para sa FAFSA sa Web.
- Siguraduhin na mayroon kang Social Security number. Kailangan mo nito upang makapag-aplay para sa federal at pang-estadong tulong (maliban sa California Chafee Grant). Makakapag-aplay ka para sa SSN sa iyong lokal na tanggapan ng koreo o sa opisina ng Social Security. Upang makakuha ng karagdagang kaalaman, pumunta sa www.ssa.gov.
- Mag-aplay para sa isang PIN (personal identification number) sa www.pin.ed.gov upang magawa mong pirmahan sa paraang elektronikal ang online FAFSA sa buwan ng Enero. Ang iyong mga magulang ay dapat ding kumuha ng PIN. (Puwede mo ring ilimbag, pirmahan at ipakoreo ang pahina ng pirma ng FAFSA o isumite ang online FAFSA nang walang pagpirmang elektronikal—tatanggap ka lamang ng di-kumpletong Ulat Tungkol sa Tulong sa Estudyante na dapat pirmahan at ibalik. Siguraduhin lamang na bibigyan mo ang sarili ng sapat na panahon.)
- Kumuha ng karagdagang kaalaman tungkol sa Cal Grants at ibang tulong sa estudyante ng California sa pamamagitan ng pagpunta sa www.calgrants.org at www.csac.ca.gov o pagtawag nang walang bayad sa 888.224.7268. Upang tingnan o i-download ang 36-na-pahinang Fund Your Future Financial Aid Workbook for Students, pumunta sa www.csac.ca.gov/doc.asp?id=40. Maaari ka ring humiling ng isang kopya sa pamamagitan ng pagtawag nang walang bayad sa 888.294.0153 o sa pamamagitan ng e-mail publications@csac.ca.gov.
- Basahin ang www.studentaid.ed.gov o tumawag nang walang bayad sa 800.433.3243 upang makakuha ng karagdagang kaalaman tungkol sa federal na Pell Grants at ibang federal na tulong sa estudyante.
- Isaalang-alang ang federal na pautang sa estudyante kung kailangan mong humiram.
   Para sa mga detalye, pumunta sa www.edfund.org at www.studentaid.ed.gov.
- □ Tingnan ang mga iskolarsip, AmeriCorps, mga benepisyo sa militar at beterano, at ibang mga mapipili sa pamamagitan ng pagbisita sa www.fastweb.com, www.fastaid.com, www.finaid.org, www.americorps.com, www.gibill.va.gov, www.ca-co-op.org, www.hsf.net, www.gmsp.org at www.todaysmilitary.com.
- Subukan ang mga kolehiyo. Magsimula sa www.californiacolleges.edu o pumunta sa www.cccco.edu (California Community Colleges), www.calstate.edu (California State University), www.universityofcalifornia.edu, www.aiccumentor.org (Mga independiyenteng kolehiyo at unibersidad ng California), o www.cappsonline.org (mga pribadong kolehiyong para sa karera). Para sa mga link sa higit sa 7,000 kolehiyo sa buong bansa, pumunta sa www.nces.ed.gov/ipeds/cool.
- Magplanong dumalo sa isang workshop ng Pera Para sa Kolehiyo na ginaganap taun-taon sa mga buwan ng Enero at Pebrero para sa isa-isang hakbang, malapitang tulong sa pagkumpleto ng iyong mga porma para sa pinansiyal na tulong. Klikan ang www.californiacashforcollege.org para sa mga petsa at lokasyon.





# 대학 학자금 보조 무상 지원금, 근로 장학금 및 융자금

전문대학, 4년제 공립 또는 사립대학, 또는 사립직업대학을 포함하는 모든 대학에 진학할 때는 학자금 보조에 대해서 알아 보는 것이 현명합니다. 학자금의 주요 제공자는 연방정부, 캘리포니아 주정부, 단과대학 및 종합대학, 그리고 민간 부문입니다.

## 대학 학자금 무상 지원

수여금(Grant)과 장학금(scholarship) 은 대학 학비에 대한 무상 지원금으로 나중에 상환할 필요가 없습니다. 보통 수여금은 생활이 어려운 경우에, 그리고 장학금은 학업 성적이 우수한 학생에 대해 지급됩니다.

Cal Grants는 대학 학비에 대한 무상 지원금으로 생활이 어려운 학생에게 지급되며, 캘리포니아 주의 모든 유자격 대학에서 사용할 수 있습니다.

### www.calgrants.org

- 이상인 학생에 대해 각종 요금 및 수업료(tuition)를 지원합니다. 2004-2005 학년도의 Cal Grant A 지원금은 University of California 캠퍼스의 경우 최대 \$5,684, California State University 캠퍼스의 경우 최대 \$2,334, 그리고 사립대학의 경우 최대 \$8,322를 지급합니다.
- Cal Grant B는 GPA가 2.0 이상인 저소득층 학생에 대해 각종 요금 및 수업료-Cal Grant A와 같은 금액--에 추가하며 \$1,551의 생활비를 지급합니다.
- Cal Grant C는 기술 또는 직업 프로그램에 대해 수업료와 훈련 비용을 지급합니다-교과서, 도구 및 비품 비용으로 최대 \$576, California Community College가 아닌 다른 대학의 경우에는 최대 \$2,592를 수업료로 추가 지급(Cal Grant를 받을 자격이 있는 California Community College 학생은 각종 요금을 면제 받을 수 있습니다). 지원금은 직장 및 교육 경험, 그리고 직업 적성에 따라 지급됩니다.

Federal Pell Grants는 매년 최대 \$4,050을 지급하는 대학 학비 무상 지 원금의 최대의 소스로서 모든 유자격 대학생에게 지급됩니다.

www.studentaid.ed.gov

Federal Supplemental Educational Opportunity Grants는 매년 최대 \$4,000을 생활이 매우 어려운 학생에게 지급합니다.

### www.studentaid.ed.gov

California Chafee Grants는 매년 최대 \$5,000의 대학 학비 또는 직업 훈련 비용을 입양 청소년과 전에 입양 청소년이었던 학생들에게 지급합니다. www.chafee.csac.ca.gov

Child Development Teacher Grants: 일 년에 최대 \$2,000을 유면허 아동 센터에서 일할 계획인 학생에게 지급합니다. www.csac.ca.gov

Law Enforcement Personnel Dependents Grants는 최대 \$9.873을 업무 수행 중에 사망했거나 전신 장애인이 된 경찰관, 소방관 및 캘리포니아 주 교정부와 캘리포니아 주 청소년 교도소의 특정 직원들의 부양가족 및 배우자에게 지급합니다.

Robert C. Byrd Honors Scholarships: 1인 당 \$1,500을 학업 성적이 우수한 고등학교 졸업반 학생들에게 지급합니다.

www.csac.ca.gov

www.csac.ca.gov

### CAL GRANT

Cal Grant A, B, C 3월 2일

3월 2일까지 FAFSA와 확인된 GPA(또는 시험 점수)를 제출하여 신청하십시오.

### 3월 2일의 마감일을 놓친 경우

3월 2일의 Cal Grant 신청 미감일을 놓친 경우에도 연방 Pell Grant와 연방 학비 용자금을 신청할 수 있습니다. 이밖에도, 대학에서 제공하는 보조금과 민간 장학금을 찾아보십시오

### California Community College 학생에 대한 2차 신청 마감일 9월 2일

가율에 California Community College에 등록할 예정이나 3월 2일의 마감일을 놓쳤더라도, 9월 2일까지 Cal Grant A 또는 B Competitive 지원금을 신청할 수 있습니다. 그러나 이러한 지원금은 숫자가 제한되어 있습니다.

FAFSA에서부터 시작하십시오—

# 무료로 신청할 수 있습니다.

연방정부 및 주정부가 제공하는 학자금 보조를 신청하려면 무료 연방 학자금 보조 신청서, FAFSA™를 작성해야 합니다. 또한, 많은 대학들도 FAFSA를 사용하여 학생들에게 학비 보조금을 지급합니다. www.fafsa.ed.gov에서 온라인으로 신청하든 또는 종이 양식을 사용하여 신청하든, 신청 은 무료입니다.

사립대학과 장학기관에서는 자체 자금으로 보조금을 지급할 때 College Board (대학위원회)의 PROFILE®, 또는 자체 보충 양식과 같은 추가 신청서를 요구하는 경우가 않습니다. 더 자세한 정보를 얻으려면 각 대학에 직접 연락하십시오.

### Cal Grant GPA 확인 양식

Cal Grant를 신청하려면 FAFSA와 학교에서 확인을 받은 GPA를 마감알까지 제출해야 합니다. 많은 고등학교들은 학생의 확인된 GPA를 전자식으로 제출합니다. 그러나 학교가 전자식으로 제출하지 않는 경우에는 학생이 Cal Grant GPA 확인 양식(종이)을 사용하여 자신의 확인된 GPA(또는 시험 정수)를 제출해야 합니다. 더 자세한 정보를 얻으려면 고등학교 카운셀러를 만나보거나, www.calgrants.org 또는 www.csac.ca.gov를 찾아가십시오.

GPA가 2.0 이상이고, 기본 요구 조건을 충족시키고, 신청서를 제때에 제출한 모든 고등학교 졸업반 학생은 반드시 Cal Grant Entitlement 지원금을 받을 수 있습니다. 이 지원금은 세 번 신청할 기회가 있습니다:

- 1. 고등학교 졸업반일 때
- 2. 고등학교를 졸업하거나 GED를 받은 후 일 년 이내
- 3. California Community College 편입생으로서, 나이가 24세 미만 인 경우

위의 모든 경우에 있어서, Cal Grant Entitlement 지원금을 받으려면 3월 2일의 마감일을 지켜야 합니다.



## 근로 장학금

대학에서는 연방 또는 대학의 근로 장학금 프로그램을 통해서 캠퍼스 내외에서 파트타임 일자리를 구해 대학 학비를 벌 수 있도록 도와줍니다. 더 자세한 정보를 얻으려면 대학의 학자금 보조 담당관을 만나 보십시오.

## 융자금

용자금은 학자금을 빌리는 것으로서 나중에 이자와 함께 갚아야 합니다. 학자금을 빌려야 하는 경우에는 연방 학생 용자금을 고려해 보십시오.

Federal Stafford 융자금은 가장 일반적인 학생 융자금으로서 낮은 이자율과 융통성 있는 상환 옵션을 제공합니다. 이 융자금에는 보조와 비보조의 두 가지 종류가 있습니다. 보조 Stafford 융자금은 생활이 어려운 학생들에게 제공됩니다. 학생이 대학에 재학 중인 동안과 졸업 후 최대 6개월 동안 정부가 이 융자금에 대한 이자를 지불합니다. 비보조 Stafford 융자금은 생활 형편에 상관없이 모든 유자격 학생에게 제공됩니다. 비보조 융자금에 대한 모든 이자는 학생이 지불해야 합니다. 학생들은 이 두 가지 종류의 융자금을 통시에 받을 수도 있습니다.

Federal Perkins 융자금은 생활이 매우 어려운 학생들에게 제공되며, 대학에서 운영합니다.

Federal PLUS 융자금은 학부모들이 자 녀의 대학 교육 자금을 융자하는 것을 지원하며 신용에 근거하여 융자금을 제공합니다.

민간 융자금은 다양한 상업적 융자회사와 대학이 제공합니다. 이러한 융자금은 신용에 근거하여 제공되며 연방 학생 융자금보다 이자율이 높고 혜택이 적습니다. 더 자세한 정보를 얻으려면 대학의 학자금 보조 담당관을 만나 보십시오.

# 체크리스트

다음은 대학 학자금 보조를 받기 위해 지금 취해야 할 조치들입니다:

- □ 11월에 www.fafsa.ed.gov로 찾아가서 웹에 있는 FAFSA 신청 전 워크시트 (Pre-Application Worksheet)를 신청하십시오.
- □ 소셜 시큐리티 번호(SSN)가 있는지 확인하십시오. 연방 및 주 보조금 (California Chafee Grant 제외)을 신청하려면 이 번호가 필요합니다. SSN은 지역 우체국이나 소셜 시큐리티 사무소에서 신청할 수 있습니다. 더 자세한 정보를 얻으려면 www.ssa.gov로 찾아가십시오.
- □ 1월에 온라인 FAFSA에 전자식으로 서명할 수 있도록 www.pin.ed.gov에서 PIN(개인 식별 번호)을 신청하십시오. 학부모도 PIN을 받아야 합니다. (또한 FAFSA 서명 페이지를 인쇄하고 서명하여 우송하거나 온라인 FAFSA를 전자식으로 서명하지 않고 제출할 수도 있습니다—그러면 물완전한 학자금 보조 보고서를 받게 되고, 그 양식에 서명하여 반송해야 합니다. 단지 마감일까지 시간이 충분한 지 확인하십시오.)
- □ www.calgrants.org와 www.csac.ca.gov로 찾아가거나 무료 전화 888.224.7268로 연락하여 Cal Grants와 다른 캘리포니아 주 학자금 보조에 관해 자세히 알아 보실시오. 36 페이지의 Fund Your Future Financial Aid Workbook for Students(미래를 위한 학자금 조달 워크북)를 읽어보거나 다운로드하려면 www.csac.ca.gov/doc.asp?id=40으로 가십시오. 또한, 무료 전화 888.294.0153으로 연락하거나 publications@csac.ca.gov로 전자우편을 보내어 사본을 요청할 수도 있습니다.
- □ 연방 Pell Grants와 다른 연방 학자금 보조에 관해 더 자세히 알아보려면 www.studentaid.ed.gov로 찾아가거나 무료 전화 800.433.3243으로 연락하십시오.
- 학자금을 빌려야 하는 경우에는 연방 학비 용자금을 고려해 보십시오. 자세한 내용을 원하면 www.edfund.org와 www.studentaid.ed.gov로 찾아가십시오.
- www.fastweb.com, www.fastaid.com, www.finaid.org, www.americorps.com, www.gibill.va.gov, www.ca-co-op.org, www.hsf.net, www.gmsp.org, www.todaysmilitary.com을 방문하여 장학금, AmeriCorps, 군인 및 퇴역 군인 혜택과 다른 옵션들을 확인하십시오.
- □ 대학을 찾아보십시오. www.californiacolleges.edu에서 시작하거나, 또는 www.cccco.edu(California Community College), www.calstate.edu (California State University), www.universityofcalifornia.edu, www.aiccumentor.org(캘리포니아 주의 사립 단과대학 및 종합대학), www.cappsonline.org(사립직업대학)로 찾아가십시오. 전국의 7,000여 개의 대학에 대한 링크를 원하면 www.nces.ed.gov/ipeds/cool로 찾아가십시오.
- 학자금 보조 신청 양식을 실제로 작성하는 것을 단계적으로 도와주는 Cash for College 워크숍(매년 1월, 2월에 개최)에 참석할 계획을 세우십시오. 날짜와 장소를 알고 싶으시면 www.californiacashforcollege.org를 누르십시오.





# High School/Outreach Request for EDFUND Forms, Publications & Videos



• To order the Free Application for Federal Student Aid (FAFSA), please call the U.S. Department of Education at 1.800.433.3243.

ernative Loans: Get Answers (I-46)		The Future 5 - an outreach comic book (California/English)
d Management brochure (I-17)		(I-103)
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College: Tools for Managing Your Money - a		(I-104)
noney management for teens and young adults	_	The Future 5 - an outreach comic book (National) (I-108)
udent brochure (I-62)		High School Focus - fall newsletter for high school counselors (California) (I-98)
n Your Student Loans Volume One (California)		High School Focus - fall newsletter for high school counselors (National) (1-99)
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		Life 101 for high school seniors (National) (L-49€)
		Life 101 for Nevada high school seniors (L-498)
r Future Student Financial Aid Series, by state:		Life 101 for Oregon high school seniors (L-49D)
		Life 101 for Washington high school seniors (L-49A)
Future Student Financial Aid Workbook		Loan Consolidation booklet (1-59)
		PLUS loan brochure (I-44)
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Future Student Financial Aid Counselors' Guide		VIDEOS
) (I-4*)		College: It's For You (V-6)
Future Student Financial Aid Workbook		College: Making It Happen (California/English) (V-19)
I-2")		College: Making It Happen (California/Spanish) (V-22)
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		College: Making It Happen (National/Spanish) (V-23)
		Entrance Guide: Say Yes to Careful Borrowing (V-11)
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Telephone: CSAC Headquarters: (916) 526-7985 or (888) 294-0153 \*Specialized Programs (916) 526-8276

				A-15 A-20 C-1
G-I0	Grant Record Change Form for Stu (Available on CSAC Web site)	idents	G-191*	Byrd Scholarship Fact Sheet
	Cal Grant Entitlement Fact Sheet			
G-II	and Appeal Process	<del>-</del>	G-198*	Out-of-State APLE Pamphlet
G-12	Deferment Request for Cal Grant (Available on CSAC Web site)		G-200*	Child Development Grant Program Coordinators' Guide and Application
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G-20.1	Cal Grant T Non-Recipient Information Sheet		G-III*	Child Development Grant Program Overview Pamphlet
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G-2I	for Schools	-	G-206*	APLE Brochure
	Payment Transaction Form			
G-22	for Schools			VIDEOS
	Request for Cal Grant			
G 42	Fifth Year Benefits	_	V-25	Teaching Careers Make a Difference - English
	Request for Cal Grant Teaching			
G-44	Credential Benefits	-	V-28	Teaching Careers Make a Difference - Spanish
G-188*	LEPD Brochure			
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Orders may be placed with the California Student Aid Commission's warehouse via mail, fax, or telephone at the address and/or numbers indicated above.

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	G-100		V-28	Ready, Set, Financial Aid! - Spanish
	G-180	FAFSA "Tips Sheet" for Students - Eng/Sp	V-27	Ready, Set, Financial Aid! - English
	G-135 G-136	Teen Postcard - "A Day Late" Teen Postcard - "No Excuses"		deos have limited availability and will not be back ordered
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	G-133	Parent Direct Mail Piece	V-IS	Introduction to "Web Grants"
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	G-120	La Opinion Tarent Supplement	V-I2	Give Yourself Credit (For entering freshmen)
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	G-122	"Ten Most Important Things" top tear	VIDE V-S	It's Your Future
	G-121	"Ten Most Important Things" spiral notebook for Students (Maximum order 400 per school)	1-4	Fund Your Future Counselors' Guide
-	G-119	College Cash Box	1-3	for Students - Spanish
_	G-75s	GED Brochure - Spanish	1-3	for Students - English Fund Your Future Workbook
	G-75	GED Brochure - English	1-2	Fund Your Future Workbook
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_	G-70	March 2 Poster	1-1	Fund Your Future Brochure - English
1	G-66	FAFSA PIN Flyer	CS	AC and EDFUND Fund Your Future
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The California Student Aid Commission is the nation's second largest guaranty agency under the Federal Family Education Loan Program. Loans guaranteed by the Commission are managed by EDFUND, its nonprofit student loan services provider. The Commission and EDFUND are headquartered in Rancho Cordova, California, with regional office coverage throughout the country.

#### Disclaimer

This publication includes information on federal student aid programs. While the California Student Aid Commission and EDFUND have made every effort to ensure the information is accurate, the U.S. Department of Education has not reviewed this publication. For legal descriptions of state aid programs, see the California Education Code.

### **CREDITS**

The Fund Your Future Counselors'
Guide was produced by the California
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September 2004

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# IMPORTANT CALES



### SEPTEMBER-OCTOBER

Attend one of the fall financial aid workshops presented by the California Student Aid Commission, EdFund and the California Association of Financial Aid Administrators for high school counselors, new financial aid administrators or mid-level administrators.

Discuss with your students their college plans and financial aid options. Check out www.edfund.org, www.csac.ca.gov and www.mapping-your-future.org for guides to college and financial aid planning.

Order copies of the *Fund Your Future Financial Aid Workbook for Students* and *Fund Your Future* brochure by using the publications order form inside, going to **www.edfund.org** or calling 877.2EDFUND.

Plan your financial aid workshop for students and parents.

### OCTOBER-NOVEMBER

Have your students apply for a PIN at www.pin.ed.gov so they will be able to e-sign the online FAFSA.

Remind students to complete and submit their college admissions applications. Many applications are available online. If they are applying under an early decision or other special admissions program, remind them to ask about deadlines for financial aid applications such as the PROFILE.

Help your students research private grants and scholarships provided by local community organizations, businesses and foundations.

Order additional copies of the paper FAFSA if you need them from the U.S. Department of Education by calling 800.394.7084 or going to www.edpubs.org/ml.

### JANUARY 1

Encourage students to submit their completed FAFSA online at www.fafsa.ed.gov (or on paper) as soon as possible starting January 1.

Remind students to attend a Cash for College workshop to get free, line-by-line help completing the FAFSA. For dates and locations, go to www.californiacashforcollege.org.

### FEBRUARY-MARCH

Be sure students carefully review their Student Aid Report for accuracy and return it immediately if they have corrections.

### MARCH 2

The Cal Grant A, B and C deadline. The FAFSA must be postmarked no later than March 2. In addition, a verified GPA must be sent to the California Student Aid Commission by March 2. (Once the school certifies the GPA, the student or the school may submit it.)

#### **ADDIT**

Encourage your students to evaluate their financial aid offers carefully.

Also, keep in mind that Cal Grant award notifications and notifications of financial eligibility for renewal Cal Grants are sent in the spring. Students should contact the California Student Aid Commission if they have not received any communications regarding their Cal Grant status by April 30.

### MAY

Help students prepare a spending plan for college using EpWise at www.edwise.org. EpWise can also help students determine how much they can afford to borrow for college.

### **May 15**

The deadline for returning the Cal Grant C Supplement for students who are competing for a Cal Grant C award.

### SEPTEMBER 2

The "second-chance" deadline for Cal Grant A or B Competitive awards for students who are planning to attend a California Community College in the fall. Students must submit the FAFSA and the September 2 GPA Verification Form.

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